

Table II. A. 1(1998) Number of private-sector establishments by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6, 197, 685	3, 758, 930	764, 744	519, 511	388, 344	766, 156	4, 840, 741	1, 356, 944
New England:								
Massachusetts	149, 552	89, 074	19, 652	13, 280	9, 701	17, 845	116, 845	32, 708
New Hampshire	31, 724	19, 913	3, 771	2, 951	1, 915	3, 175	25, 657	6, 067
Connecticut	80, 621	50, 351	10, 586	5, 789	5, 368	8, 527	64, 220	16, 400
Middle Atlantic:								
New York	429, 898	285, 912	47, 650	32, 155	20, 642	43, 540	354, 505	75, 393
New Jersey	204, 113	138, 222	21, 913	14, 277	10, 795	18, 906	168, 386	35, 727
Pennsylvania	260, 089	159, 341	32, 785	20, 853	16, 248	30, 862	204, 920	55, 169
East North Central:								
Ohio	253, 277	133, 780	35, 568	22, 760	20, 171	40, 997	181, 819	71, 458
Indiana	134, 634	76, 468	17, 131	10, 974	11, 285	18, 777	100, 160	34, 474
Illinois	271, 302	159, 752	35, 537	26, 580	14, 912	34, 520	211, 094	60, 208
Michigan	210, 802	124, 021	29, 977	19, 103	14, 204	23, 498	164, 953	45, 849
Wisconsin	130, 139	79, 348	15, 849	13, 625	7, 783	13, 534	102, 726	27, 413
West North Central:								
Minnesota	128, 790	79, 816	15, 581	12, 628	8, 206	12, 558	102, 619	26, 171
Iowa	82, 599	53, 504	8, 515	6, 233	5, 196	9, 151	65, 733	16, 866
Missouri	135, 217	82, 138	15, 955	11, 675	6, 594	18, 855	103, 767	31, 450
Nebraska	53, 836	36, 601	5, 837	3, 266	3, 228	4, 904	44, 323	9, 513
Kansas	70, 181	42, 925	9, 049	5, 783	4, 223	8, 199	55, 678	14, 502
South Atlantic:								
Delaware	18, 936	10, 924	2, 608	1, 485	1, 505	2, 415	14, 406	4, 530
Maryland	110, 787	63, 666	13, 609	9, 474	6, 589	17, 449	83, 475	27, 312
Virginia	157, 564	94, 146	19, 147	10, 856	12, 438	20, 977	121, 368	36, 195
West Virginia	35, 982	21, 272	3, 907	3, 191	2, 481	5, 131	27, 388	8, 594
North Carolina	180, 444	107, 862	20, 506	14, 706	12, 345	25, 025	137, 428	43, 016
South Carolina	82, 505	47, 008	10, 355	8, 197	5, 260	11, 683	62, 028	20, 476
Georgia	171, 846	103, 733	16, 944	18, 881	8, 603	23, 685	130, 957	40, 890
Florida	353, 593	216, 599	43, 849	21, 223	19, 266	52, 655	274, 145	79, 448
East South Central:								
Kentucky	84, 840	51, 134	9, 559	7, 258	5, 299	11, 590	65, 118	19, 722
Tennessee	118, 453	67, 474	14, 284	9, 546	8, 308	18, 841	88, 249	30, 204
Alabama	84, 800	48, 384	10, 839	8, 094	5, 479	12, 004	63, 710	21, 089
West South Central:								
Arkansas	54, 166	35, 277	4, 877	4, 273	3, 540	6, 199	42, 803	11, 364
Louisiana	91, 535	53, 948	11, 303	8, 631	6, 479	11, 174	70, 139	21, 396
Oklahoma	74, 488	46, 759	7, 972	6, 173	4, 209	9, 375	58, 538	15, 950
Texas	408, 568	238, 625	50, 602	35, 445	28, 550	55, 345	311, 158	97, 410
Mountain:								
Idaho	33, 242	22, 315	3, 839	2, 904	1, 567	2, 616	28, 047	5, 195
Wyoming	17, 382	11, 680	1, 879	1, 037	825	1, 960	14, 263	3, 119
Colorado	110, 144	72, 391	11, 348	9, 168	5, 220	12, 016	89, 776	20, 369
New Mexico	36, 438	21, 844	5, 005	3, 039	2, 043	4, 507	28, 475	7, 963
Arizona	93, 910	55, 044	11, 380	6, 564	6, 963	13, 960	70, 289	23, 621
Utah	41, 963	24, 680	5, 526	3, 580	2, 788	5, 388	32, 681	9, 282
Pacific:								
Washington	144, 003	90, 745	18, 618	11, 891	8, 306	14, 443	116, 636	27, 367
Oregon	89, 268	56, 940	11, 633	6, 860	5, 633	8, 201	72, 290	16, 978
California	667, 286	383, 623	95, 475	61, 136	46, 368	80, 685	518, 864	148, 421
States not shown separately	308, 768	201, 689	34, 320	23, 966	17, 809	30, 983	251, 102	57, 666

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.A.1(1998) Standard error for number of private-sector establishments by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	40,508	33,260	13,807	10,866	9,118	18,911	34,437	25,525
New England:								
Massachusetts	2,751	2,595	1,208	1,297	821	1,311	2,520	962
New Hampshire	2,129	1,911	292	370	370	557	2,089	467
Connecticut	2,298	2,246	833	579	834	1,019	2,438	1,330
Middle Atlantic:								
New York	16,190	17,149	3,314	3,127	1,173	3,616	17,220	5,306
New Jersey	6,864	7,810	2,100	2,206	1,625	2,408	7,006	3,282
Pennsylvania	8,186	8,119	3,540	1,635	1,262	2,110	6,901	3,831
East North Central:								
Ohio	7,435	5,404	2,664	2,777	2,736	4,647	4,710	5,433
Indiana	5,051	4,402	1,458	718	1,631	1,552	3,897	1,928
Illinois	8,540	4,676	3,044	3,274	1,496	4,234	3,354	6,518
Michigan	7,057	5,924	2,607	2,000	2,410	3,062	7,157	3,619
Wisconsin	3,657	3,899	1,085	1,118	927	1,473	3,824	2,014
West North Central:								
Minnesota	3,959	4,382	1,506	1,568	1,256	2,177	3,830	2,540
Iowa	2,049	1,886	894	590	533	1,089	1,707	1,103
Missouri	5,516	4,610	1,422	1,862	1,501	1,844	3,644	2,668
Nebraska	1,365	1,243	597	611	330	509	1,137	862
Kansas	1,862	1,503	799	733	619	753	1,552	1,003
South Atlantic:								
Delaware	813	629	309	244	262	312	727	302
Maryland	6,104	4,257	1,259	839	693	1,679	5,198	1,506
Virginia	6,657	6,168	2,098	1,360	1,651	2,565	6,260	2,301
West Virginia	1,000	807	442	374	236	832	654	894
North Carolina	4,219	4,257	1,391	1,495	1,092	2,146	3,399	2,491
South Carolina	3,230	3,026	1,715	1,050	962	1,227	2,513	1,608
Georgia	9,810	7,173	3,102	2,078	1,884	2,528	7,305	3,403
Florida	8,242	7,573	1,832	2,345	2,450	3,532	7,870	4,697
East South Central:								
Kentucky	5,241	4,323	912	990	1,010	1,798	4,053	1,634
Tennessee	3,743	2,632	1,005	925	1,231	2,176	2,476	2,317
Alabama	3,536	3,158	578	1,179	900	1,123	3,367	1,617
West South Central:								
Arkansas	2,429	2,491	497	477	425	610	2,298	712
Louisiana	2,926	1,576	640	987	1,042	1,892	1,637	1,678
Oklahoma	3,445	3,530	584	1,232	576	873	3,276	1,088
Texas	8,108	9,514	2,994	2,241	1,777	3,935	9,713	3,891
Mountain:								
Idaho	940	799	237	426	311	387	906	300
Wyoming	344	354	206	170	103	246	255	184
Colorado	3,930	4,623	1,243	1,344	582	1,239	4,262	1,465
New Mexico	1,815	1,189	723	521	292	734	1,125	894
Arizona	4,105	3,521	982	650	580	1,318	3,506	1,208
Utah	2,180	2,107	751	312	240	391	2,243	404
Pacific:								
Washington	4,345	3,534	1,057	1,069	904	1,145	3,649	1,232
Oregon	3,997	2,955	1,045	1,095	456	989	3,390	1,529
California	16,549	9,306	6,023	3,781	4,463	6,676	13,337	6,064
States not shown separately	6,243	4,855	2,010	1,528	1,827	3,117	5,490	4,213

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.A.1.a(1998) Percent of number of private-sector establishments by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,197,685	60.7%	12.3%	8.4%	6.3%	12.4%	78.1%	21.9%
New England:								
Massachusetts	149,552	59.6%	13.1%	8.9%	6.5%	11.9%	78.1%	21.9%
New Hampshire	31,724	62.8%	11.9%	9.3%	6.0%	10.0%	80.9%	19.1%
Connecticut	80,621	62.5%	13.1%	7.2%	6.7%	10.6%	79.7%	20.3%
Middle Atlantic:								
New York	429,898	66.5%	11.1%	7.5%	4.8%	10.1%	82.5%	17.5%
New Jersey	204,113	67.7%	10.7%	7.0%	5.3%	9.3%	82.5%	17.5%
Pennsylvania	260,089	61.3%	12.6%	8.0%	6.2%	11.9%	78.8%	21.2%
East North Central:								
Ohio	253,277	52.8%	14.0%	9.0%	8.0%	16.2%	71.8%	28.2%
Indiana	134,634	56.8%	12.7%	8.2%	8.4%	13.9%	74.4%	25.6%
Illinois	271,302	58.9%	13.1%	9.8%	5.5%	12.7%	77.8%	22.2%
Michigan	210,802	58.8%	14.2%	9.1%	6.7%	11.1%	78.3%	21.7%
Wisconsin	130,139	61.0%	12.2%	10.5%	6.0%	10.4%	78.9%	21.1%
West North Central:								
Minnesota	128,790	62.0%	12.1%	9.8%	6.4%	9.8%	79.7%	20.3%
Iowa	82,599	64.8%	10.3%	7.5%	6.3%	11.1%	79.6%	20.4%
Missouri	135,217	60.7%	11.8%	8.6%	4.9%	13.9%	76.7%	23.3%
Nebraska	53,836	68.0%	10.8%	6.1%	6.0%	9.1%	82.3%	17.7%
Kansas	70,181	61.2%	12.9%	8.2%	6.0%	11.7%	79.3%	20.7%
South Atlantic:								
Delaware	18,936	57.7%	13.8%	7.8%	7.9%	12.8%	76.1%	23.9%
Maryland	110,787	57.5%	12.3%	8.6%	5.9%	15.7%	75.3%	24.7%
Virginia	157,564	59.8%	12.2%	6.9%	7.9%	13.3%	77.0%	23.0%
West Virginia	35,982	59.1%	10.9%	8.9%	6.9%	14.3%	76.1%	23.9%
North Carolina	180,444	59.8%	11.4%	8.1%	6.8%	13.9%	76.2%	23.8%
South Carolina	82,505	57.0%	12.6%	9.9%	6.4%	14.2%	75.2%	24.8%
Georgia	171,846	60.4%	9.9%	11.0%	5.0%	13.8%	76.2%	23.8%
Florida	353,593	61.3%	12.4%	6.0%	5.4%	14.9%	77.5%	22.5%
East South Central:								
Kentucky	84,840	60.3%	11.3%	8.6%	6.2%	13.7%	76.8%	23.2%
Tennessee	118,453	57.0%	12.1%	8.1%	7.0%	15.9%	74.5%	25.5%
Alabama	84,800	57.1%	12.8%	9.5%	6.5%	14.2%	75.1%	24.9%
West South Central:								
Arkansas	54,166	65.1%	9.0%	7.9%	6.5%	11.4%	79.0%	21.0%
Louisiana	91,535	58.9%	12.3%	9.4%	7.1%	12.2%	76.6%	23.4%
Oklahoma	74,488	62.8%	10.7%	8.3%	5.7%	12.6%	78.6%	21.4%
Texas	408,568	58.4%	12.4%	8.7%	7.0%	13.5%	76.2%	23.8%
Mountain:								
Idaho	33,242	67.1%	11.5%	8.7%	4.7%	7.9%	84.4%	15.6%
Wyoming	17,382	67.2%	10.8%	6.0%	4.7%	11.3%	82.1%	17.9%
Colorado	110,144	65.7%	10.3%	8.3%	4.7%	10.9%	81.5%	18.5%
New Mexico	36,438	59.9%	13.7%	8.3%	5.6%	12.4%	78.1%	21.9%
Arizona	93,910	58.6%	12.1%	7.0%	7.4%	14.9%	74.8%	25.2%
Utah	41,963	58.8%	13.2%	8.5%	6.6%	12.8%	77.9%	22.1%
Pacific:								
Washington	144,003	63.0%	12.9%	8.3%	5.8%	10.0%	81.0%	19.0%
Oregon	89,268	63.8%	13.0%	7.7%	6.3%	9.2%	81.0%	19.0%
California	667,286	57.5%	14.3%	9.2%	6.9%	12.1%	77.8%	22.2%
States not shown separately	308,768	65.3%	11.1%	7.8%	5.8%	10.0%	81.3%	18.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Percents may not add to 100% because of rounding.

Table II.A.1.a(1998) Standard error for percent of number of private-sector establishments by firm size and State: United States, 1998: (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	40,508	0.43%	0.18%	0.18%	0.14%	0.27%	0.35%	0.35%
New England:								
Massachusetts	2,751	1.13%	0.87%	0.81%	0.61%	0.79%	0.60%	0.60%
New Hampshire	2,129	1.86%	0.74%	1.21%	1.33%	1.56%	1.65%	1.65%
Connecticut	2,298	2.01%	0.88%	0.64%	1.09%	1.35%	1.73%	1.73%
Middle Atlantic:								
New York	16,190	1.94%	0.67%	0.81%	0.41%	0.89%	1.38%	1.38%
New Jersey	6,864	2.43%	1.21%	1.04%	0.80%	1.31%	1.69%	1.69%
Pennsylvania	8,186	2.09%	1.43%	0.49%	0.55%	0.70%	1.25%	1.25%
East North Central:								
Ohio	7,435	1.68%	1.20%	1.02%	0.98%	1.56%	1.60%	1.60%
Indiana	5,051	1.72%	1.07%	0.56%	1.05%	1.21%	0.96%	0.96%
Illinois	8,540	2.15%	1.18%	0.96%	0.46%	1.18%	1.76%	1.76%
Michigan	7,057	1.25%	1.18%	0.87%	1.34%	1.30%	1.66%	1.66%
Wisconsin	3,657	1.56%	0.82%	1.00%	0.71%	1.07%	1.55%	1.55%
West North Central:								
Minnesota	3,959	2.25%	1.34%	1.28%	0.92%	1.59%	1.77%	1.77%
Iowa	2,049	1.48%	1.18%	0.66%	0.63%	1.22%	1.14%	1.14%
Missouri	5,516	1.99%	1.34%	1.45%	0.95%	1.06%	1.32%	1.32%
Nebraska	1,365	1.25%	1.24%	1.00%	0.60%	0.99%	1.41%	1.41%
Kansas	1,862	1.87%	1.13%	0.89%	0.84%	0.96%	1.20%	1.20%
South Atlantic:								
Delaware	813	1.65%	1.52%	1.25%	1.34%	1.59%	1.45%	1.45%
Maryland	6,104	1.57%	0.91%	0.54%	0.74%	1.34%	1.20%	1.20%
Virginia	6,657	2.15%	1.25%	1.11%	0.99%	1.86%	1.59%	1.59%
West Virginia	1,000	2.51%	1.13%	1.11%	0.67%	2.00%	1.99%	1.99%
North Carolina	4,219	1.60%	0.80%	0.83%	0.63%	1.03%	1.11%	1.11%
South Carolina	3,230	2.75%	2.02%	1.39%	1.04%	1.29%	1.49%	1.49%
Georgia	9,810	2.20%	2.11%	1.02%	0.93%	1.32%	1.28%	1.28%
Florida	8,242	1.10%	0.60%	0.68%	0.71%	0.88%	1.24%	1.24%
East South Central:								
Kentucky	5,241	2.18%	1.28%	1.34%	1.37%	1.57%	1.31%	1.31%
Tennessee	3,743	1.56%	1.03%	0.80%	0.91%	1.51%	1.42%	1.42%
Alabama	3,536	2.24%	0.98%	1.34%	1.05%	1.30%	1.94%	1.94%
West South Central:								
Arkansas	2,429	1.93%	0.99%	1.05%	0.74%	1.27%	1.37%	1.37%
Louisiana	2,926	0.77%	0.80%	1.13%	1.24%	1.66%	1.21%	1.21%
Oklahoma	3,445	1.88%	1.06%	1.76%	0.77%	1.10%	1.34%	1.34%
Texas	8,108	1.41%	0.74%	0.60%	0.53%	0.99%	1.16%	1.16%
Mountain:								
Idaho	940	1.25%	0.77%	1.15%	1.00%	1.10%	0.93%	0.93%
Wyoming	344	1.39%	1.29%	0.99%	0.64%	1.24%	0.88%	0.88%
Colorado	3,930	2.01%	1.33%	1.23%	0.47%	1.25%	1.54%	1.54%
New Mexico	1,815	2.57%	2.13%	1.46%	0.70%	1.22%	1.48%	1.48%
Arizona	4,105	1.69%	1.06%	0.91%	0.61%	1.23%	1.01%	1.01%
Utah	2,180	1.93%	1.92%	0.65%	0.62%	1.16%	1.44%	1.44%
Pacific:								
Washington	4,345	0.67%	0.95%	0.75%	0.64%	0.67%	0.63%	0.63%
Oregon	3,997	1.78%	1.17%	1.11%	0.52%	1.07%	1.44%	1.44%
California	16,549	0.59%	0.66%	0.64%	0.63%	0.98%	0.70%	0.70%
States not shown separately	6,243	1.22%	0.59%	0.50%	0.58%	0.88%	1.20%	1.20%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.A.1.b(1998) Percent of private-sector establishments by whether they offer health insurance, other selected characteristics, and by State: United States, 1998 (40 States are shown separately)

Division and State	Offering health insurance	50% or more low wage employees	Unincorporated	In business less than 5 years	In retail	At least 75% full-time employees	In manufacturing	In multi-establishment enterprises	With union employees
United States	55.2%	17.3%	32.2%	28.0%	23.2%	67.4%	5.4%	24.2%	4.6%
New England:									
Massachusetts	63.9%	8.9%	27.5%	24.5%	22.6%	66.6%	5.8%	23.4%	4.3%
New Hampshire	66.1%	13.3%	32.3%	31.4%	23.1%	65.5%	7.0%	21.3%	3.4%
Connecticut	63.2%	7.4%	34.2%	21.1%	24.9%	61.6%	7.2%	21.1%	4.7%
Middle Atlantic:									
New York	58.4%	15.5%	24.8%	23.8%	22.8%	66.0%	4.9%	18.9%	8.0%
New Jersey	57.4%	13.4%	20.8%	29.1%	22.7%	67.1%	5.2%	18.0%	3.9%
Pennsylvania	63.3%	22.6%	38.3%	23.0%	23.5%	63.5%	6.5%	23.1%	5.3%
East North Central:									
Ohio	61.5%	19.8%	28.5%	27.6%	24.6%	63.0%	7.1%	29.5%	7.6%
Indiana	52.9%	16.9%	32.7%	29.7%	26.7%	67.4%	6.7%	27.7%	5.3%
Illinois	58.0%	14.2%	24.9%	23.7%	21.3%	67.1%	5.6%	24.0%	8.2%
Michigan	59.6%	14.6%	27.7%	27.3%	23.4%	67.7%	8.1%	26.5%	5.3%
Wisconsin	56.6%	16.3%	34.0%	26.5%	21.8%	59.5%	6.8%	23.8%	7.0%
West North Central:									
Minnesota	56.3%	15.9%	31.9%	23.9%	20.3%	62.6%	5.8%	22.8%	5.0%
Iowa	51.1%	21.4%	39.3%	29.6%	23.1%	61.5%	5.1%	23.4%	5.5%
Missouri	55.1%	23.0%	35.9%	27.1%	25.3%	66.5%	7.4%	25.2%	7.1%
Nebraska	46.2%	23.3%	46.7%	21.6%	19.7%	60.5%	3.5%	20.3%	3.4%
Kansas	51.1%	23.1%	39.2%	26.0%	19.3%	61.9%	4.9%	24.8%	3.7%
South Atlantic:									
Delaware	58.0%	16.9%	19.7%	26.6%	23.5%	62.4%	3.6%	27.3%	4.7%
Maryland	61.1%	15.2%	23.1%	35.1%	19.9%	68.8%	2.8%	27.1%	5.8%
Virginia	55.0%	18.4%	23.8%	35.5%	25.5%	66.7%	3.8%	26.3%	1.4%
West Virginia	53.3%	29.9%	40.2%	28.1%	25.7%	65.5%	2.8%	28.4%	3.0%
North Carolina	56.6%	15.0%	31.1%	25.4%	26.0%	70.2%	4.9%	25.8%	3.9%
South Carolina	54.3%	16.9%	29.1%	34.7%	24.5%	73.9%	5.2%	27.4%	1.8%
Georgia	51.8%	13.0%	23.1%	30.7%	23.3%	74.3%	4.6%	25.8%	2.2%
Florida	55.1%	14.3%	19.0%	33.8%	24.2%	72.7%	4.3%	24.4%	2.3%
East South Central:									
Kentucky	53.8%	26.0%	34.3%	25.7%	24.3%	70.0%	3.5%	26.1%	5.1%
Tennessee	49.6%	20.8%	46.4%	29.1%	27.9%	68.1%	4.7%	28.6%	4.5%
Alabama	56.2%	22.6%	34.7%	32.5%	26.5%	73.8%	5.6%	27.5%	3.3%
West South Central:									
Arkansas	44.4%	26.1%	35.7%	22.6%	26.3%	67.6%	5.0%	23.4%	3.2%
Louisiana	46.8%	26.6%	31.9%	28.2%	23.9%	71.3%	3.1%	24.9%	3.5%
Oklahoma	46.0%	25.0%	33.9%	26.1%	23.5%	69.8%	5.5%	22.9%	4.7%
Texas	49.6%	20.3%	37.2%	32.4%	23.2%	71.6%	5.7%	26.3%	2.5%
Mountain:									
Idaho	42.4%	19.9%	43.8%	26.6%	21.9%	62.2%	4.1%	19.3%	2.8%
Wyoming	44.1%	20.6%	41.0%	27.8%	21.9%	60.4%	2.3%	21.8%	2.8%
Colorado	57.2%	12.7%	32.1%	37.7%	23.2%	69.5%	4.1%	21.0%	1.2%
New Mexico	47.5%	23.1%	37.1%	27.7%	26.0%	68.3%	3.6%	25.0%	3.4%
Arizona	53.7%	17.1%	29.3%	37.4%	26.5%	72.4%	5.1%	26.7%	3.7%
Utah	57.4%	18.8%	29.0%	33.8%	25.6%	65.4%	5.2%	23.8%	4.3%
Pacific:									
Washington	54.0%	12.5%	33.3%	26.0%	20.8%	63.1%	4.9%	22.8%	5.7%
Oregon	50.4%	11.5%	36.1%	24.4%	23.1%	66.7%	4.9%	21.2%	4.9%
California	54.3%	15.6%	43.5%	26.6%	20.5%	68.1%	6.1%	24.7%	4.7%
States not shown separately	49.8%	22.5%	38.6%	26.1%	22.3%	63.9%	4.6%	22.4%	2.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.A.1.b(1998) Standard error for percent of private-sector establishments by whether they offer health insurance, other selected characteristics, and by State: United States, 1998 (40 States are shown separately)

Division and State	Offering health insurance	50% or more low wage employees	Unincorporated	In business less than 5 years	In retail	At least 75% full-time employees	In manufacturing	In multi-establishment enterprises	With union employees
United States	0.59%	0.39%	0.52%	0.23%	0.32%	0.53%	0.14%	0.35%	0.31%
New England:									
Massachusetts	1.77%	0.81%	1.98%	1.43%	1.20%	1.23%	0.90%	1.07%	0.76%
New Hampshire	3.18%	1.66%	3.70%	4.29%	2.04%	3.48%	0.47%	1.80%	0.67%
Connecticut	2.64%	1.45%	1.26%	2.56%	1.78%	1.55%	1.13%	2.21%	0.87%
Middle Atlantic:									
New York	2.15%	1.64%	1.66%	2.16%	0.94%	2.17%	0.76%	1.83%	1.16%
New Jersey	3.45%	1.26%	3.82%	1.50%	1.27%	2.96%	1.13%	1.88%	0.87%
Pennsylvania	1.86%	1.92%	2.29%	3.34%	2.23%	2.18%	0.84%	1.16%	1.07%
East North Central:									
Ohio	2.68%	2.73%	2.13%	2.13%	2.21%	2.44%	0.70%	1.93%	1.41%
Indiana	2.91%	2.28%	2.73%	2.00%	1.19%	2.61%	0.93%	1.69%	1.12%
Illinois	1.97%	1.80%	2.07%	1.84%	1.87%	2.21%	0.66%	1.58%	1.79%
Michigan	2.33%	2.32%	1.14%	2.84%	2.17%	1.54%	0.81%	1.98%	0.90%
Wisconsin	2.43%	2.51%	2.32%	2.71%	2.81%	3.67%	0.88%	1.36%	1.47%
West North Central:									
Minnesota	2.43%	1.77%	1.61%	2.08%	1.64%	2.44%	0.69%	2.34%	1.09%
Iowa	3.03%	2.51%	2.16%	2.77%	1.71%	1.14%	0.57%	0.98%	1.48%
Missouri	3.03%	1.99%	3.10%	2.09%	1.84%	3.25%	1.03%	1.73%	1.20%
Nebraska	2.41%	2.31%	3.32%	3.20%	1.57%	2.28%	0.66%	1.38%	1.31%
Kansas	2.00%	2.25%	3.14%	2.83%	2.01%	2.68%	0.61%	1.52%	0.88%
South Atlantic:									
Delaware	2.63%	2.36%	2.31%	3.10%	1.75%	3.08%	0.82%	1.26%	1.35%
Maryland	2.39%	2.00%	2.12%	3.77%	2.09%	2.10%	0.58%	1.37%	1.37%
Virginia	3.41%	2.31%	2.87%	2.29%	1.78%	3.13%	0.57%	2.69%	0.43%
West Virginia	2.40%	2.29%	3.33%	4.29%	1.95%	2.23%	0.71%	2.27%	0.64%
North Carolina	3.48%	1.79%	1.74%	1.51%	1.16%	2.71%	0.84%	1.59%	0.93%
South Carolina	2.80%	1.80%	2.10%	2.50%	1.94%	2.12%	1.20%	1.67%	1.17%
Georgia	3.33%	2.36%	2.06%	2.06%	1.25%	2.20%	0.58%	1.43%	0.96%
Florida	1.72%	1.41%	2.00%	1.54%	1.64%	1.56%	0.41%	1.15%	0.65%
East South Central:									
Kentucky	3.03%	2.25%	2.13%	2.18%	1.57%	3.21%	0.74%	1.73%	1.01%
Tennessee	1.91%	1.78%	3.14%	3.63%	2.12%	2.16%	0.55%	1.17%	1.33%
Alabama	2.67%	2.11%	2.56%	2.86%	2.83%	1.90%	0.72%	1.99%	1.03%
West South Central:									
Arkansas	3.15%	1.48%	2.62%	2.19%	1.77%	2.72%	0.85%	1.70%	1.09%
Louisiana	2.41%	2.27%	2.07%	2.52%	1.95%	2.03%	0.95%	1.28%	0.87%
Oklahoma	2.19%	1.99%	4.01%	2.17%	1.79%	2.57%	1.00%	1.67%	1.34%
Texas	1.16%	1.86%	1.39%	1.76%	1.84%	1.53%	1.03%	1.67%	0.75%
Mountain:									
Idaho	2.67%	2.04%	2.58%	2.62%	1.44%	2.64%	0.91%	1.50%	0.91%
Wyoming	1.34%	1.15%	2.54%	2.99%	1.42%	1.77%	0.62%	1.06%	0.87%
Colorado	2.96%	1.36%	2.46%	3.97%	2.17%	2.07%	0.69%	1.78%	0.70%
New Mexico	2.19%	1.30%	2.63%	2.02%	1.64%	2.63%	0.68%	1.48%	0.96%
Arizona	2.21%	1.96%	2.04%	1.87%	2.06%	1.78%	0.59%	1.19%	0.60%
Utah	2.50%	1.51%	2.81%	4.26%	2.96%	2.52%	0.91%	1.53%	1.43%
Pacific:									
Washington	1.50%	1.43%	1.56%	2.15%	1.55%	2.48%	0.64%	0.78%	0.81%
Oregon	2.41%	2.34%	2.42%	1.41%	1.99%	2.79%	0.80%	1.19%	1.21%
California	2.07%	1.20%	1.26%	0.87%	1.27%	1.37%	0.33%	0.95%	0.49%
States not shown separately	1.22%	1.49%	1.73%	2.25%	1.40%	1.68%	1.04%	0.85%	0.52%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.A.2(1998) Percent of private-sector establishments that offer health insurance by firm size and State: United States, 1998
(40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	55.2%	35.9%	66.7%	83.8%	94.1%	99.2%	43.7%	96.3%
New England:								
Massachusetts	63.9%	46.3%	78.9%	90.1%	94.3%	99.1%	54.4%	97.5%
New Hampshire	66.1%	53.5%	70.7%	90.3%	95.3%	100.0%	58.7%	97.5%
Connecticut	63.2%	47.9%	75.1%	90.5%	97.3%	98.9%	54.4%	97.9%
Middle Atlantic:								
New York	58.4%	43.4%	77.9%	84.7%	94.8%	99.5%	50.4%	96.4%
New Jersey	57.4%	42.1%	79.3%	91.1%	89.9%	100.0%	49.3%	95.9%
Pennsylvania	63.3%	47.7%	74.6%	88.0%	93.5%	99.5%	54.4%	96.5%
East North Central:								
Ohio	61.5%	36.7%	71.3%	91.6%	98.1%	99.6%	47.1%	98.4%
Indiana	52.9%	29.5%	62.9%	85.6%	97.3%	93.1%	38.7%	94.1%
Illinois	58.0%	38.2%	72.8%	80.4%	97.5%	100.0%	46.6%	97.8%
Michigan	59.6%	40.0%	76.8%	91.3%	87.4%	98.6%	49.9%	94.5%
Wisconsin	56.6%	33.5%	82.4%	93.9%	98.4%	100.0%	45.6%	98.0%
West North Central:								
Minnesota	56.3%	37.2%	75.6%	85.5%	94.5%	99.9%	46.2%	95.8%
Iowa	51.1%	31.3%	68.4%	88.6%	94.8%	100.0%	39.0%	98.2%
Missouri	55.1%	33.8%	70.9%	90.3%	92.3%	100.0%	42.4%	97.0%
Nebraska	46.2%	31.4%	48.0%	85.1%	98.2%	94.5%	35.9%	94.4%
Kansas	51.1%	31.1%	61.8%	85.1%	93.0%	98.9%	39.3%	96.5%
South Atlantic:								
Delaware	58.0%	40.0%	73.8%	91.1%	67.5%	96.2%	49.6%	84.8%
Maryland	61.1%	39.7%	73.9%	88.4%	100.0%	100.0%	48.8%	99.0%
Virginia	55.0%	36.5%	59.8%	85.1%	87.6%	98.3%	43.5%	93.4%
West Virginia	53.3%	34.3%	57.9%	67.7%	94.3%	100.0%	40.0%	95.6%
North Carolina	56.6%	36.0%	70.8%	89.6%	87.4%	99.5%	44.4%	95.9%
South Carolina	54.3%	29.2%	75.5%	78.4%	97.1%	100.0%	39.8%	98.0%
Georgia	51.8%	33.8%	44.2%	80.6%	87.6%	100.0%	38.0%	95.8%
Florida	55.1%	37.4%	62.9%	69.2%	97.2%	100.0%	42.5%	98.3%
East South Central:								
Kentucky	53.8%	31.7%	70.8%	88.2%	91.0%	98.3%	41.7%	93.7%
Tennessee	49.6%	23.0%	58.3%	85.6%	96.5%	99.5%	33.2%	97.7%
Alabama	56.2%	30.3%	71.4%	98.1%	100.0%	98.8%	41.9%	99.3%
West South Central:								
Arkansas	44.4%	23.3%	57.9%	81.2%	100.0%	96.8%	30.6%	96.5%
Louisiana	46.8%	24.3%	58.0%	78.5%	85.5%	97.1%	33.1%	91.7%
Oklahoma	46.0%	25.9%	48.3%	83.2%	93.2%	98.7%	32.4%	96.2%
Texas	49.6%	27.1%	55.6%	81.1%	90.3%	99.7%	35.4%	94.7%
Mountain:								
Idaho	42.4%	24.6%	55.0%	80.1%	97.8%	100.0%	32.7%	94.2%
Wyoming	44.1%	26.4%	54.7%	78.9%	92.8%	100.0%	32.4%	97.1%
Colorado	57.2%	41.7%	70.4%	85.0%	96.3%	100.0%	48.0%	97.9%
New Mexico	47.5%	27.1%	55.0%	74.4%	92.8%	99.8%	34.7%	93.6%
Arizona	53.7%	32.8%	59.6%	78.4%	96.3%	98.5%	39.5%	96.2%
Utah	57.4%	42.7%	51.0%	73.7%	96.2%	100.0%	46.6%	95.2%
Pacific:								
Washington	54.0%	36.3%	65.3%	90.8%	90.7%	99.4%	44.0%	96.4%
Oregon	50.4%	31.5%	71.9%	79.4%	91.5%	98.7%	40.4%	92.8%
California	54.3%	35.1%	58.6%	76.9%	96.4%	98.8%	42.3%	95.9%
States not shown separately	49.8%	31.7%	65.5%	78.4%	98.7%	99.4%	38.9%	97.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.A.2(1998) Standard error for percent of private-sector establishments that offer health insurance by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.59%	0.56%	0.94%	0.87%	0.56%	0.16%	0.63%	0.22%
New England:								
Massachusetts	1.77%	2.66%	3.23%	4.48%	2.14%	0.70%	2.16%	0.82%
New Hampshire	3.18%	4.70%	7.22%	3.35%	2.82%	0.00%	4.04%	2.07%
Connecticut	2.64%	3.85%	4.80%	7.06%	2.27%	1.18%	3.30%	0.94%
Middle Atlantic:								
New York	2.15%	2.58%	3.40%	2.91%	4.79%	0.76%	2.15%	1.14%
New Jersey	3.45%	3.60%	3.52%	3.64%	7.79%	0.00%	3.46%	2.36%
Pennsylvania	1.86%	2.52%	2.81%	3.26%	3.52%	0.78%	2.23%	1.24%
East North Central:								
Ohio	2.68%	2.88%	7.06%	2.81%	1.37%	0.27%	2.76%	0.51%
Indiana	2.91%	3.99%	4.19%	5.57%	3.33%	4.16%	3.63%	2.44%
Illinois	1.97%	3.96%	4.54%	4.47%	2.51%	0.04%	2.80%	0.81%
Michigan	2.33%	3.44%	5.14%	3.19%	4.59%	1.26%	2.85%	2.07%
Wisconsin	2.43%	2.96%	3.72%	2.68%	3.14%	0.00%	2.51%	1.10%
West North Central:								
Minnesota	2.43%	3.01%	4.16%	4.86%	5.51%	0.05%	2.57%	1.59%
Iowa	3.03%	3.54%	7.48%	2.59%	5.69%	0.00%	3.38%	1.76%
Missouri	3.03%	3.43%	8.55%	4.13%	3.31%	0.00%	3.95%	1.44%
Nebraska	2.41%	3.81%	5.47%	4.63%	0.85%	5.14%	3.36%	2.94%
Kansas	2.00%	1.67%	5.68%	4.71%	4.65%	1.34%	1.82%	1.46%
South Atlantic:								
Delaware	2.63%	2.56%	3.61%	4.93%	9.24%	2.79%	2.37%	3.91%
Maryland	2.39%	3.33%	4.44%	4.42%	0.00%	0.00%	2.87%	0.50%
Virginia	3.41%	3.83%	6.79%	4.43%	5.00%	1.16%	3.74%	2.93%
West Virginia	2.40%	2.72%	7.14%	6.32%	3.02%	0.00%	2.38%	2.18%
North Carolina	3.48%	4.77%	3.21%	4.22%	5.99%	0.60%	4.19%	2.32%
South Carolina	2.80%	3.70%	4.41%	7.03%	2.81%	0.00%	3.04%	0.94%
Georgia	3.33%	4.82%	5.68%	4.68%	6.56%	0.00%	4.16%	1.74%
Florida	1.72%	2.69%	3.69%	4.21%	3.00%	0.00%	2.23%	1.11%
East South Central:								
Kentucky	3.03%	4.43%	4.66%	3.19%	3.80%	1.69%	3.96%	2.23%
Tennessee	1.91%	2.52%	5.67%	4.90%	1.95%	0.54%	2.61%	1.22%
Alabama	2.67%	2.67%	2.76%	3.18%	0.00%	0.78%	2.67%	0.57%
West South Central:								
Arkansas	3.15%	4.17%	8.39%	5.72%	0.00%	3.22%	3.56%	1.57%
Louisiana	2.41%	2.82%	6.71%	4.26%	4.51%	2.80%	2.59%	2.26%
Oklahoma	2.19%	2.75%	4.95%	3.33%	3.65%	0.92%	2.46%	1.04%
Texas	1.16%	2.28%	4.68%	3.96%	3.39%	0.24%	1.33%	1.46%
Mountain:								
Idaho	2.67%	3.86%	5.64%	5.48%	1.38%	0.00%	3.20%	2.30%
Wyoming	1.34%	2.14%	5.98%	4.73%	5.73%	0.00%	1.28%	1.62%
Colorado	2.96%	3.82%	5.96%	5.82%	3.41%	0.00%	3.23%	1.50%
New Mexico	2.19%	2.32%	6.30%	6.08%	5.17%	0.08%	2.44%	2.20%
Arizona	2.21%	3.63%	5.68%	3.42%	1.05%	1.09%	2.74%	1.28%
Utah	2.50%	5.02%	4.00%	5.95%	2.09%	0.00%	3.76%	1.27%
Pacific:								
Washington	1.50%	2.33%	2.90%	2.07%	3.61%	0.61%	1.73%	1.21%
Oregon	2.41%	3.07%	4.03%	5.64%	4.56%	1.22%	2.57%	2.53%
California	2.07%	2.87%	3.54%	2.55%	1.18%	0.59%	2.27%	0.82%
States not shown separately	1.22%	2.41%	4.11%	3.99%	0.90%	0.68%	1.88%	0.98%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. A. 2. a(1998) Percent of private-sector establishments that offer health insurance and self-insure at least one plan by firm size and State:
United States, 1998: (40 States are shown separately)

Division/State	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	26.9%	11.9%	29.9%	67.0%	11.2%	52.3%
New England:						
Massachusetts	25.1%	15.9%	19.7%	58.5%	15.6%	44.1%
New Hampshire	19.6%	10.6%	32.5%	53.3%	10.3%	43.1%
Connecticut	20.8%	10.1%	12.4% *	69.8%	9.1%	46.3%
Middle Atlantic:						
New York	26.2%	14.6%	26.8%	72.1%	14.3%	55.5%
New Jersey	24.3%	16.6%	17.2% *	56.0%	15.6%	45.4%
Pennsylvania	22.5%	12.3%	15.8%	60.5%	12.6%	43.2%
East North Central:						
Ohio	33.9%	15.8%	41.3%	69.5%	14.1%	58.0%
Indiana	31.2%	12.5%	52.5%	61.3%	11.0%	55.4%
Illinois	27.4%	12.3%	25.2%	71.5%	10.6%	55.4%
Michigan	27.8%	9.8%	58.5%	80.3%	8.9%	63.7%
Wisconsin	28.2%	15.5%	42.3%	67.1%	16.3%	49.1%
West North Central:						
Minnesota	26.0%	10.5%	55.8%	69.8%	8.3%	59.6%
Iowa	30.6%	15.2%	47.0%	67.6%	13.1%	57.6%
Missouri	24.0%	7.4%	18.9% *	67.3%	7.9%	47.2%
Nebraska	28.2%	11.2% *	42.6%	76.5%	10.4% *	59.8%
Kansas	27.5%	10.5%	32.1%	73.3%	8.7%	56.9%
South Atlantic:						
Delaware	27.0%	13.0%	26.3%	71.1%	11.8%	55.1%
Maryland	26.5%	9.9%	19.8%	68.7%	9.8%	51.7%
Virginia	27.3%	8.8% *	27.6%	73.3%	8.6% *	56.5%
West Virginia	34.9%	16.8%	36.3% *	72.7%	16.0%	60.0%
North Carolina	31.7%	11.6%	42.2%	77.8%	11.8%	61.2%
South Carolina	31.1%	8.6% *	53.0%	72.2%	7.4% *	60.3%
Georgia	30.8%	11.9%	54.4%	68.4%	10.0%	57.4%
Florida	26.5%	8.5%	17.9% *	67.4%	8.2%	53.7%
East South Central:						
Kentucky	32.4%	10.8%	47.2%	79.0%	10.6%	64.5%
Tennessee	38.2%	10.3%	31.0%	83.3%	8.4% *	67.7%
Alabama	28.2%	9.0%	21.0%	74.7%	7.9% *	54.2%
West South Central:						
Arkansas	30.9%	12.5%	24.2% *	72.4%	10.5%	55.2%
Louisiana	34.8%	17.1%	48.3%	67.9%	14.0%	59.4%
Oklahoma	29.5%	9.1%	38.7%	69.1%	7.8% *	56.3%
Texas	29.2%	10.4%	37.3%	64.6%	10.0%	52.2%
Mountain:						
Idaho	23.5%	7.7%	46.2%	68.8%	5.9% *	56.5%
Wyoming	31.4%	15.0%	62.8%	60.7%	14.2%	57.7%
Colorado	26.0%	11.2%	34.9%	74.1%	9.9%	60.8%
New Mexico	28.0%	10.8% *	21.6% *	69.3%	11.1% *	50.4%
Arizona	29.0%	12.0%	27.1%	63.0%	11.3%	50.7%
Utah	19.7%	3.9% *	30.5%	59.1%	3.0% *	48.5%
Pacific:						
Washington	22.6%	9.3%	28.4%	67.6%	8.9%	49.4%
Oregon	21.6%	11.6%	20.3% *	58.0%	12.0%	39.4%
California	21.9%	11.4%	12.1%	53.9%	11.9%	37.5%
States not separately shown	24.8%	12.3%	21.9%	63.1%	11.2%	48.6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II. A. 2. a(1998) Standard error for percent of private-sector establishments that offer health insurance and self-insure at least one plan by firm size and State: United States, 1998: (40 States are shown separately)

Division/State	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0. 48%	0. 41%	1. 30%	0. 91%	0. 54%	0. 74%
New England:						
Massachusetts	1. 84%	1. 92%	5. 01%	5. 24%	2. 06%	4. 20%
New Hampshire	2. 86%	2. 56%	7. 58%	6. 33%	2. 71%	4. 12%
Connecticut	2. 71%	2. 29%	6. 78% *	6. 09%	2. 24%	4. 21%
Middle Atlantic:						
New York	2. 04%	1. 31%	6. 49%	3. 77%	1. 55%	2. 90%
New Jersey	2. 27%	2. 71%	5. 31% *	6. 95%	2. 43%	5. 49%
Pennsylvania	1. 79%	1. 83%	4. 67%	5. 27%	1. 85%	3. 55%
East North Central:						
Ohio	2. 69%	2. 71%	8. 58%	6. 79%	2. 99%	5. 12%
Indiana	2. 80%	2. 57%	9. 05%	7. 88%	3. 19%	6. 06%
Illinois	3. 43%	2. 17%	7. 42%	4. 93%	1. 87%	4. 45%
Michigan	2. 02%	1. 60%	9. 75%	3. 27%	1. 78%	5. 39%
Wisconsin	1. 83%	2. 28%	11. 03%	5. 99%	2. 29%	3. 95%
West North Central:						
Minnesota	2. 31%	2. 03%	7. 74%	6. 98%	2. 37%	5. 55%
Iowa	2. 41%	3. 02%	9. 23%	5. 05%	2. 64%	3. 85%
Missouri	3. 63%	1. 91%	10. 35% *	7. 67%	1. 95%	5. 01%
Nebraska	3. 60%	4. 02% *	10. 98%	6. 84%	3. 72% *	5. 42%
Kansas	2. 57%	2. 79%	6. 97%	6. 95%	2. 61%	4. 78%
South Atlantic:						
Delaware	2. 84%	2. 15%	7. 06%	6. 77%	2. 46%	4. 83%
Maryland	2. 38%	1. 80%	5. 79%	6. 79%	1. 95%	4. 91%
Virginia	2. 51%	2. 83% *	6. 11%	5. 07%	2. 95% *	3. 64%
West Virginia	3. 34%	1. 82%	11. 65% *	7. 68%	1. 77%	7. 82%
North Carolina	3. 35%	2. 98%	8. 18%	4. 01%	3. 28%	3. 06%
South Carolina	3. 54%	2. 63% *	10. 50%	4. 26%	2. 61% *	5. 22%
Georgia	3. 55%	3. 18%	9. 63%	3. 73%	2. 41%	4. 46%
Florida	1. 63%	1. 97%	7. 04% *	3. 94%	2. 16%	3. 24%
East South Central:						
Kentucky	3. 55%	2. 81%	10. 87%	3. 13%	2. 78%	4. 38%
Tennessee	3. 36%	2. 36%	7. 01%	3. 65%	2. 53% *	4. 51%
Alabama	1. 11%	2. 32%	5. 83%	5. 01%	2. 44% *	3. 36%
West South Central:						
Arkansas	1. 87%	2. 15%	8. 25% *	6. 96%	2. 80%	3. 57%
Louisiana	3. 14%	2. 83%	9. 39%	4. 45%	2. 48%	4. 49%
Oklahoma	3. 61%	2. 12%	10. 05%	7. 17%	2. 39% *	4. 96%
Texas	1. 78%	2. 00%	8. 53%	3. 07%	2. 14%	2. 74%
Mountain:						
Idaho	2. 57%	2. 05%	11. 27%	9. 00%	2. 30% *	4. 12%
Wyoming	2. 95%	1. 22%	9. 21%	8. 17%	1. 86%	5. 50%
Colorado	2. 31%	2. 45%	9. 00%	6. 52%	2. 70%	5. 13%
New Mexico	3. 63%	3. 57% *	9. 82% *	6. 36%	3. 63% *	5. 54%
Arizona	2. 88%	2. 35%	6. 73%	5. 69%	2. 59%	3. 61%
Utah	3. 40%	1. 32% *	5. 70%	6. 34%	1. 35% *	5. 00%
Pacific:						
Washington	1. 64%	1. 32%	6. 05%	5. 13%	1. 51%	4. 29%
Oregon	2. 15%	1. 78%	9. 26% *	7. 44%	2. 20%	5. 32%
California	1. 47%	1. 76%	1. 96%	2. 89%	1. 88%	2. 64%
States not separately shown	1. 64%	0. 83%	4. 55%	3. 83%	0. 81%	2. 66%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.b(1998) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	49.2%	72.7%	58.2%	45.7%	28.8%	13.4%	66.4%	21.5%
New England:								
Massachusetts	42.5%	66.2%	46.5%	30.3%	17.5% *	5.2%	58.6%	10.6%
New Hampshire	49.0%	78.0%	29.9% *	32.8%	8.3% *	4.5% *	64.5%	9.5%
Connecticut	49.8%	74.1%	53.6%	19.1% *	33.2% *	6.3% *	64.8%	17.4%
Middle Atlantic:								
New York	51.1%	67.5%	61.8%	47.6%	26.2%	8.5% *	64.7%	17.7%
New Jersey	57.2%	78.3%	62.4%	41.7%	16.0% *	19.2%	72.5%	20.1%
Pennsylvania	56.4%	74.9%	66.2%	47.5%	45.1%	13.8%	69.7%	28.4%
East North Central:								
Ohio	39.8%	65.2%	54.0%	41.5%	24.0% *	7.4%	58.9%	16.6%
Indiana	39.9%	59.3%	55.0%	35.9%	19.6% *	20.6%	54.6%	22.3%
Illinois	51.6%	76.7%	58.3%	41.0%	20.9% *	21.8%	67.3%	25.5%
Michigan	57.0%	81.5%	63.3%	55.5%	28.5% *	15.0% *	72.8%	27.1%
Wisconsin	44.5%	71.8%	48.7%	30.6%	12.7% *	17.8% *	59.0%	19.3%
West North Central:								
Minnesota	49.0%	76.7%	50.4%	43.6%	18.5% *	5.9% *	66.7%	15.5%
Iowa	51.2%	77.4%	48.5%	39.2%	13.2% *	32.5%	67.7%	25.7%
Missouri	52.8%	77.6%	69.7%	34.5%	45.6%	18.7%	71.8%	25.4%
Nebraska	49.1%	71.6%	50.8%	37.9%	26.4% *	14.3%	64.7%	21.3%
Kansas	52.1%	78.1%	54.3%	61.6%	29.6%	12.8% *	71.6%	21.6%
South Atlantic:								
Delaware	51.4%	76.4%	59.4%	52.8%	18.5%	11.2% *	70.1%	16.6%
Maryland	38.3%	58.8%	46.1%	36.4%	21.3% *	11.3% *	53.7%	15.0%
Virginia	47.7%	73.9%	65.7%	33.7%	30.6%	9.1% *	67.4%	16.9%
West Virginia	43.1%	71.1%	60.8%	37.2%	11.0% *	12.7% *	64.4%	14.7%
North Carolina	50.4%	79.2%	59.4%	48.1%	35.2%	8.1%	71.6%	19.1%
South Carolina	48.0%	77.6%	64.7%	38.5%	23.6%	17.9% *	69.7%	21.3%
Georgia	47.3%	76.6%	56.7%	45.0%	28.4%	8.3% *	68.5%	20.3%
Florida	41.9%	70.0%	42.1%	30.8%	28.7%	6.3% *	61.2%	13.0%
East South Central:								
Kentucky	44.0%	57.1%	50.7%	42.5%	42.8%	22.6%	52.9%	30.8%
Tennessee	41.5%	80.6%	50.8%	42.6%	28.3%	10.3% *	66.2%	17.1%
Alabama	44.4%	65.6%	53.6%	41.5%	27.3% *	22.0%	59.6%	24.9%
West South Central:								
Arkansas	46.3%	67.2%	64.2%	54.3%	24.9% *	17.3% *	65.7%	23.2%
Louisiana	44.5%	68.8%	66.1%	48.6%	22.7%	10.5% *	67.2%	17.5%
Oklahoma	50.7%	73.8%	70.0%	46.1%	35.4%	21.4%	68.9%	28.2%
Texas	46.9%	69.7%	57.0%	57.8%	38.1%	13.5%	65.6%	24.5%
Mountain:								
Idaho	59.0%	78.1%	74.5%	61.2%	31.5%	20.7%	74.4%	30.2%
Wyoming	53.0%	79.4%	61.6%	44.2%	24.6% *	21.7% *	72.6%	23.2%
Colorado	52.8%	74.4%	58.4%	50.2%	22.7%	9.4%	69.8%	16.1%
New Mexico	39.3%	58.7%	60.7%	46.0%	20.0%	5.4%	58.8%	13.4%
Arizona	43.3%	73.2%	53.0%	39.5%	29.3%	7.6%	64.7%	17.3%
Utah	40.3%	49.3%	54.1%	40.3%	9.7% *	30.9%	49.0%	25.4%
Pacific:								
Washington	61.3%	79.9%	71.8%	61.0%	44.1%	18.8%	76.3%	31.9%
Oregon	63.8%	76.0%	80.6%	72.8%	52.4%	20.6% *	77.3%	38.8%
California	51.6%	77.4%	60.1%	53.3%	27.6%	14.6%	70.3%	22.7%
States not shown separately	53.3%	69.1%	63.1%	55.4%	41.9%	18.2%	66.2%	30.6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.b(1998) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.61%	0.94%	1.23%	0.50%	0.86%	0.80%	0.76%	0.58%
New England:								
Massachusetts	1.79%	3.83%	5.96%	4.00%	6.10% *	1.34%	3.17%	1.55%
New Hampshire	3.50%	3.93%	9.49% *	6.62%	3.93% *	2.49% *	3.53%	2.49%
Connecticut	2.35%	3.63%	4.96%	6.61% *	10.54% *	2.68% *	2.38%	4.82%
Middle Atlantic:								
New York	2.49%	4.07%	6.69%	3.61%	4.79%	2.56% *	3.58%	2.38%
New Jersey	3.23%	4.66%	9.07%	7.41%	6.79% *	5.28%	3.97%	3.42%
Pennsylvania	2.73%	4.94%	4.24%	6.00%	6.75%	3.11%	3.40%	2.76%
East North Central:								
Ohio	2.91%	4.73%	6.96%	5.53%	8.31% *	1.69%	3.63%	3.41%
Indiana	3.36%	6.19%	6.73%	7.68%	6.72% *	4.85%	5.24%	3.90%
Illinois	2.86%	5.35%	7.21%	4.23%	8.22% *	4.82%	3.69%	4.85%
Michigan	3.66%	5.48%	4.33%	7.51%	9.55% *	4.88% *	4.52%	4.72%
Wisconsin	2.70%	6.48%	5.12%	6.14%	9.52% *	5.54% *	3.79%	3.68%
West North Central:								
Minnesota	4.13%	5.74%	5.98%	8.31%	5.87% *	2.59% *	5.02%	1.98%
Iowa	1.88%	3.74%	12.47%	4.70%	6.54% *	6.30%	3.63%	4.64%
Missouri	2.49%	5.42%	6.82%	4.34%	11.90%	5.45%	2.69%	3.98%
Nebraska	2.81%	5.36%	12.18%	5.70%	9.43% *	3.73%	4.55%	4.00%
Kansas	4.88%	7.06%	7.99%	7.60%	7.67%	4.34% *	5.22%	4.92%
South Atlantic:								
Delaware	2.66%	5.68%	8.41%	5.91%	5.12%	3.77% *	4.33%	3.04%
Maryland	3.31%	5.11%	6.85%	8.11%	6.80% *	3.59% *	3.74%	2.68%
Virginia	2.99%	5.67%	7.37%	5.80%	7.90%	3.95% *	4.25%	3.70%
West Virginia	3.19%	7.02%	8.83%	9.66%	3.85% *	6.66% *	5.15%	3.94%
North Carolina	3.16%	4.89%	7.38%	9.28%	9.92%	2.41%	4.45%	3.35%
South Carolina	4.74%	7.02%	7.47%	5.74%	4.89%	5.89% *	5.33%	5.20%
Georgia	3.07%	6.65%	12.36%	6.37%	7.08%	3.76% *	4.11%	4.13%
Florida	3.50%	5.45%	7.68%	6.54%	5.04%	2.11% *	4.43%	3.09%
East South Central:								
Kentucky	3.45%	7.28%	2.97%	6.26%	9.97%	6.11%	4.09%	5.02%
Tennessee	3.97%	3.97%	7.73%	7.30%	5.64%	4.98% *	3.65%	3.60%
Alabama	3.07%	7.15%	6.84%	4.67%	10.06% *	5.10%	4.97%	2.96%
West South Central:								
Arkansas	3.44%	9.02%	6.64%	8.84%	8.44% *	5.21% *	5.29%	2.24%
Louisiana	2.14%	5.66%	7.89%	8.03%	5.15%	4.96% *	3.03%	3.28%
Oklahoma	3.51%	5.74%	11.45%	6.52%	8.34%	4.56%	3.40%	3.15%
Texas	3.14%	4.83%	7.45%	4.70%	6.65%	1.87%	4.34%	2.77%
Mountain:								
Idaho	4.15%	4.96%	5.34%	6.50%	8.61%	5.20%	3.99%	4.97%
Wyoming	3.68%	4.77%	9.52%	4.08%	8.27% *	7.89% *	5.02%	5.41%
Colorado	2.55%	2.41%	6.24%	4.03%	4.29%	2.53%	2.36%	2.08%
New Mexico	4.03%	7.24%	8.20%	7.93%	4.64%	1.59%	5.45%	1.76%
Arizona	3.55%	7.24%	5.00%	6.09%	4.59%	2.17%	5.26%	2.75%
Utah	3.67%	10.79%	9.53%	6.91%	3.59% *	6.94%	6.30%	5.00%
Pacific:								
Washington	2.21%	2.79%	4.57%	3.57%	6.40%	3.31%	2.25%	3.23%
Oregon	2.41%	2.46%	4.45%	8.48%	7.34%	6.86% *	2.12%	4.96%
California	2.24%	3.11%	3.52%	5.55%	5.30%	2.57%	2.27%	2.39%
States not shown separately	2.18%	4.32%	7.44%	5.79%	4.86%	3.69%	2.64%	3.10%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.b.(1)(1998) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.0%	22.2%	19.0%	15.7%	10.2%	6.2%	20.8%	8.4%
New England:								
Massachusetts	23.9%						31.9%	7.9%
New Hampshire	29.3%						39.0%	4.5% *
Connecticut	21.1%						27.8%	6.4% *
Middle Atlantic:								
New York	23.1%						28.8%	9.1%
New Jersey	16.6%						21.0%	5.9% *
Pennsylvania	17.7%						19.8%	13.3%
East North Central:								
Ohio	9.1%						12.6%	4.8% *
Indiana	6.8% *						8.5%	4.9% *
Illinois	12.7%						12.6%	12.8% *
Michigan	12.7%						14.0%	10.3% *
Wisconsin	14.7%						18.0%	8.9% *
West North Central:								
Minnesota	13.2%						18.7%	2.9%
Iowa	9.1%						9.1%	9.0% *
Missouri	12.4%						14.3%	9.7% *
Nebraska	2.0% *						2.0% *	2.1% *
Kansas	10.5%						16.2%	1.8% *
South Atlantic:								
Delaware	21.3%						29.2%	6.7% *
Maryland	15.3%						20.5%	7.4% *
Virginia	13.0%						16.1%	8.2% *
West Virginia	6.5%						10.0% *	2.0%
North Carolina	11.2%						16.4%	3.4% *
South Carolina	9.1%						10.1%	7.9% *
Georgia	10.7%						14.4%	6.0%
Florida	15.2%						21.7%	5.5% *
East South Central:								
Kentucky	10.6%						10.3%	11.0% *
Tennessee	11.2%						20.4%	2.1% *
Alabama	7.7%						11.8%	2.6% *
West South Central:								
Arkansas	9.9%						13.5%	5.5%
Louisiana	13.4%						19.7%	6.0% *
Oklahoma	12.9%						14.2%	11.2%
Texas	9.9%						13.5%	5.6%
Mountain:								
Idaho	7.8%						8.8%	5.9% *
Wyoming	5.8% *						5.3% *	6.5% *
Colorado	23.9%						32.0%	6.5%
New Mexico	17.2%						28.0%	3.0% *
Arizona	18.3%						27.9%	6.5%
Utah	13.7%						16.2%	9.4%
Pacific:								
Washington	14.5%						17.6%	8.5%
Oregon	31.6%						38.6%	18.8%
California	27.6%						34.7%	16.5%
States not shown separately	16.3%						19.9%	10.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.b.(1)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.63%	1.17%	0.78%	1.15%	0.79%	0.59%	0.86%	0.42%
New England:								
Massachusetts	1.90%						2.87%	1.40%
New Hampshire	4.46%						5.31%	1.38% *
Connecticut	2.24%						2.97%	2.55% *
Middle Atlantic:								
New York	1.79%						3.02%	1.43%
New Jersey	2.56%						3.62%	3.04% *
Pennsylvania	2.12%						3.30%	2.86%
East North Central:								
Ohio	1.26%						2.04%	1.58% *
Indiana	2.16% *						2.29%	2.78% *
Illinois	3.23%						3.07%	4.23% *
Michigan	1.90%						2.74%	3.32% *
Wisconsin	2.11%						3.11%	2.73% *
West North Central:								
Minnesota	2.23%						2.89%	0.83%
Iowa	1.64%						1.96%	3.61% *
Missouri	2.73%						2.91%	3.97% *
Nebraska	0.97% *						1.07% *	1.18% *
Kansas	1.29%						2.03%	0.72% *
South Atlantic:								
Delaware	3.56%						4.69%	2.32% *
Maryland	3.18%						4.39%	2.31% *
Virginia	1.99%						3.33%	2.95% *
West Virginia	1.71%						3.16% *	0.57%
North Carolina	2.56%						3.41%	1.43% *
South Carolina	2.23%						2.44%	4.04% *
Georgia	2.04%						3.41%	1.59%
Florida	2.23%						3.44%	1.79% *
East South Central:								
Kentucky	2.50%						2.45%	4.26% *
Tennessee	1.75%						2.93%	0.88% *
Alabama	1.94%						3.21%	1.29% *
West South Central:								
Arkansas	1.96%						3.55%	1.03%
Louisiana	2.52%						3.39%	2.93% *
Oklahoma	1.92%						2.91%	2.94%
Texas	1.16%						2.12%	0.86%
Mountain:								
Idaho	1.67%						2.26%	2.37% *
Wyoming	2.16% *						1.95% *	5.42% *
Colorado	2.89%						4.25%	1.86%
New Mexico	4.03%						6.17%	1.41% *
Arizona	2.54%						4.04%	1.86%
Utah	2.34%						3.26%	2.54%
Pacific:								
Washington	1.70%						2.16%	1.81%
Oregon	2.10%						2.42%	3.87%
California	1.19%						1.99%	1.58%
States not shown separately	1.41%						2.41%	1.39%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.b.(2)(1998) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.4%	35.7%	31.8%	27.9%	18.9%	9.0%	34.2%	13.8%
New England:								
Massachusetts	14.5%						19.7%	4.1%
New Hampshire	12.1%						14.8%	5.2% *
Connecticut	22.7%						27.6%	12.1% *
Middle Atlantic:								
New York	22.3%						27.0%	10.9%
New Jersey	33.8%						41.6%	14.9%
Pennsylvania	26.6%						32.3%	14.7%
East North Central:								
Ohio	24.0%						34.7%	10.9% *
Indiana	26.4%						34.0%	17.2%
Illinois	36.6%						46.1%	20.6%
Michigan	31.2%						38.5%	17.2%
Wisconsin	21.0%						25.0%	14.1%
West North Central:								
Minnesota	23.8%						30.5%	11.2%
Iowa	27.7%						35.1%	16.3% *
Missouri	35.7%						48.1%	17.9%
Nebraska	34.2%						43.7%	17.5%
Kansas	27.7%						36.7%	13.7%
South Atlantic:								
Delaware	22.2%						28.0%	11.4%
Maryland	19.9%						28.1%	7.6%
Virginia	20.1%						28.2%	7.4%
West Virginia	17.4%						22.9%	10.1% *
North Carolina	27.0%						35.3%	14.9%
South Carolina	35.8%						50.5%	17.6%
Georgia	31.2%						44.3%	14.6%
Florida	23.4%						33.7%	7.9%
East South Central:								
Kentucky	27.8%						28.7%	26.5%
Tennessee	28.8%						43.5%	14.1%
Alabama	28.8%						36.5%	18.9%
West South Central:								
Arkansas	28.3%						39.3%	15.1%
Louisiana	28.9%						42.0%	13.5%
Oklahoma	37.3%						47.7%	24.4%
Texas	32.8%						44.9%	18.3%
Mountain:								
Idaho	22.1%						24.2%	18.0%
Wyoming	15.4%						19.0%	9.9% *
Colorado	24.8%						31.6%	10.2%
New Mexico	14.2%						18.1%	9.1%
Arizona	21.3%						31.6%	8.7%
Utah	21.0%						22.2%	19.1%
Pacific:								
Washington	39.7%						47.6%	24.4%
Oregon	26.6%						29.4%	21.3%
California	23.2%						32.9%	8.2%
States not shown separately	20.8%						22.1%	18.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.b.(2)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.28%	0.81%	0.98%	0.90%	0.69%	0.73%	0.49%	0.66%
New England:								
Massachusetts	1.33%						2.23%	1.21%
New Hampshire	2.16%						3.04%	1.76% *
Connecticut	2.19%						2.17%	3.75% *
Middle Atlantic:								
New York	1.82%						2.57%	2.11%
New Jersey	2.30%						3.35%	2.88%
Pennsylvania	2.55%						3.45%	2.89%
East North Central:								
Ohio	2.54%						4.15%	3.42% *
Indiana	1.99%						3.75%	3.44%
Illinois	3.01%						3.61%	4.89%
Michigan	3.33%						3.78%	3.93%
Wisconsin	3.42%						4.19%	3.52%
West North Central:								
Minnesota	2.35%						3.24%	2.40%
Iowa	2.43%						4.26%	5.10% *
Missouri	2.37%						2.81%	3.14%
Nebraska	3.19%						5.65%	3.92%
Kansas	3.70%						4.71%	3.31%
South Atlantic:								
Delaware	2.70%						4.15%	2.90%
Maryland	2.74%						3.56%	2.24%
Virginia	3.25%						4.58%	2.13%
West Virginia	2.46%						3.26%	3.92% *
North Carolina	1.84%						4.83%	2.48%
South Carolina	4.58%						5.84%	4.12%
Georgia	3.10%						3.91%	3.56%
Florida	3.00%						5.18%	2.17%
East South Central:								
Kentucky	2.90%						3.22%	4.77%
Tennessee	3.66%						4.55%	3.37%
Alabama	2.33%						3.24%	3.39%
West South Central:								
Arkansas	3.95%						6.27%	2.41%
Louisiana	2.44%						4.20%	2.35%
Oklahoma	3.18%						3.21%	2.95%
Texas	2.75%						3.35%	3.19%
Mountain:								
Idaho	3.60%						4.21%	4.72%
Wyoming	2.63%						3.45%	5.74% *
Colorado	2.97%						3.70%	2.46%
New Mexico	2.00%						3.35%	1.84%
Arizona	2.01%						2.76%	2.10%
Utah	3.47%						5.03%	4.66%
Pacific:								
Washington	2.48%						2.70%	2.93%
Oregon	2.84%						3.59%	4.33%
California	2.46%						3.10%	1.81%
States not shown separately	1.73%						1.87%	2.73%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.b.(3)(1998) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	10.6%	17.5%	10.9%	6.7%	3.9%	3.6%	14.6%	4.2%
New England:								
Massachusetts	6.4%						9.0%	1.3% *
New Hampshire	9.1%						11.9%	2.0% *
Connecticut	11.5%						16.3%	1.3% *
Middle Atlantic:								
New York	10.6%	These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.					13.0%	4.5% *
New Jersey	9.6%						13.0%	1.2% *
Pennsylvania	17.1%						21.2%	8.5%
East North Central:								
Ohio	9.1%						13.9%	3.3%
Indiana	11.0%						17.0%	3.9% *
Illinois	8.8%						10.6%	5.6%
Michigan	17.8%						23.9%	6.0% *
Wisconsin	11.4%						15.9%	3.6% *
West North Central:								
Minnesota	13.2%						18.8%	2.5% *
Iowa	19.0%						25.8%	8.6% *
Missouri	6.6%						9.4% *	2.4% *
Nebraska	14.8%						19.5%	6.5%
Kansas	15.5%						20.8%	7.2%
South Atlantic:								
Delaware	11.4%						15.7%	3.4% *
Maryland	6.4% *						9.2% *	2.1% *
Virginia	17.0%						24.8%	4.9% *
West Virginia	23.3%						34.4%	8.4% *
North Carolina	13.2%						19.9%	3.2% *
South Carolina	8.1% *						10.9%	4.6% *
Georgia	9.2%						13.6%	3.6% *
Florida	5.6%						8.5%	1.3% *
East South Central:								
Kentucky	10.4%						15.1%	3.4% *
Tennessee	5.1% *						5.1% *	5.2% *
Alabama	11.2%						11.3%	11.0%
West South Central:								
Arkansas	9.2%						13.5% *	4.2%
Louisiana	6.1%						8.6% *	3.1% *
Oklahoma	7.7%						11.8%	2.6% *
Texas	7.8%						10.0%	5.1% *
Mountain:								
Idaho	32.1%						42.6%	12.4%
Wyoming	34.8%						49.9%	11.7%
Colorado	6.1%						7.8% *	2.3% *
New Mexico	9.5%						14.6%	2.9% *
Arizona	7.1%						9.7%	4.0% *
Utah	9.6%						12.3%	4.8% *
Pacific:								
Washington	12.4%						15.7%	6.1%
Oregon	8.4% *						11.0% *	3.4% *
California	6.8%						9.4%	2.9%
States not shown separately	20.0%						28.2%	5.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.b.(3)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.26%	0.41%	0.78%	0.71%	0.48%	0.39%	0.41%	0.29%
New England:								
Massachusetts	1.05%						1.36%	0.64% *
New Hampshire	1.84%						2.55%	1.02% *
Connecticut	1.89%						2.72%	0.61% *
Middle Atlantic:								
New York	1.16%						1.47%	1.47% *
New Jersey	1.98%						2.63%	0.71% *
Pennsylvania	1.20%						1.76%	1.37%
East North Central:								
Ohio	1.09%						2.14%	0.91%
Indiana	2.12%						3.64%	1.46% *
Illinois	1.08%						1.72%	1.41%
Michigan	2.16%						2.98%	1.84% *
Wisconsin	2.18%						3.35%	1.42% *
West North Central:								
Minnesota	2.79%						4.19%	0.93% *
Iowa	1.69%						3.62%	2.78% *
Missouri	1.49%						3.20% *	0.79% *
Nebraska	2.30%						3.51%	1.84%
Kansas	2.62%						2.86%	2.06%
South Atlantic:								
Delaware	2.11%						3.07%	1.53% *
Maryland	2.02% *						3.03% *	1.13% *
Virginia	2.38%						4.21%	1.89% *
West Virginia	3.83%						5.83%	3.64% *
North Carolina	2.54%						3.82%	1.62% *
South Carolina	2.51% *						2.95%	3.40% *
Georgia	2.13%						3.92%	1.28% *
Florida	1.34%						2.05%	0.45% *
East South Central:								
Kentucky	1.83%						3.29%	1.63% *
Tennessee	2.22% *						1.75% *	2.96% *
Alabama	1.46%						2.20%	2.94%
West South Central:								
Arkansas	2.20%						5.06% *	1.20%
Louisiana	1.72%						3.17% *	1.38% *
Oklahoma	1.36%						3.04%	1.02% *
Texas	1.37%						2.13%	1.94% *
Mountain:								
Idaho	2.95%						5.75%	2.35%
Wyoming	3.56%						5.92%	3.48%
Colorado	1.70%						2.56% *	0.94% *
New Mexico	1.59%						2.12%	1.38% *
Arizona	1.30%						1.72%	1.48% *
Utah	2.01%						2.24%	2.58% *
Pacific:								
Washington	1.66%						2.44%	1.24%
Oregon	2.90% *						4.04% *	1.74% *
California	1.53%						2.46%	0.77%
States not shown separately	1.67%						2.88%	1.29%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2. c(1998) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.9%	48.1%	32.9%	19.9%	8.3%	7.1%	41.3%	8.7%
New England:								
Massachusetts	31.1%	49.7%	30.5%	24.1%	10.0% *	3.7%	42.9%	7.6%
New Hampshire	25.7%	41.8%	13.3% *	14.3%	5.3% *	3.2% *	33.9%	4.8% *
Connecticut	31.0%	50.2%	30.7%	11.1% *	6.1% *	4.2% *	42.8%	5.3% *
Middle Atlantic:								
New York	39.2%	56.1%	43.7%	28.1%	14.5% *	5.0% *	51.0%	10.0%
New Jersey	42.2%	65.6%	31.7%	24.6%	9.3% *	8.7% *	55.5%	10.1%
Pennsylvania	39.0%	59.7%	42.9%	25.5%	18.6% *	2.6%	52.5%	10.7%
East North Central:								
Ohio	30.9%	55.7%	47.6%	19.1%	11.5% *	6.0%	48.7%	9.2%
Indiana	26.2%	53.8%	28.3%	14.9% *	4.4% *	9.2% *	40.6%	9.0%
Illinois	36.0%	53.8%	44.5%	26.9%	5.1% *	16.8%	47.6%	16.7%
Michigan	39.1%	58.3%	45.1%	34.4%	8.8%	12.0% *	52.8%	13.1%
Wisconsin	29.7%	50.1%	30.9%	13.2%	10.8% *	14.9% *	39.5%	12.7%
West North Central:								
Minnesota	31.2%	47.6%	44.1%	23.2%	6.1% *	2.7% *	44.3%	6.3%
Iowa	30.6%	47.7%	29.5% *	12.6%	2.4% *	26.3%	40.0%	16.1%
Missouri	31.1%	56.5%	37.8%	17.5%	3.8% *	6.0% *	47.8%	6.9%
Nebraska	28.6%	52.7%	21.2% *	5.0% *	1.2% *	6.2% *	42.3%	4.4%
Kansas	29.7%	56.1%	26.3% *	17.9%	4.3% *	8.3% *	44.7%	6.3% *
South Atlantic:								
Delaware	25.5%	45.4%	22.9%	18.9%	4.3% *	3.3% *	37.1%	3.9% *
Maryland	18.4%	29.7%	23.4%	17.4% *	3.4% *	5.3% *	27.0%	5.5% *
Virginia	23.9%	39.4%	40.1%	10.1% *	1.1% *	7.2% *	35.8%	5.2% *
West Virginia	27.5%	45.3%	39.4%	21.1%	2.0% *	11.3% *	40.4%	10.3% *
North Carolina	24.3%	45.8%	27.0%	18.3% *	2.2% *	2.2% *	38.4%	3.5%
South Carolina	16.7%	30.0%	21.1%	8.4% *	2.0% *	9.1% *	24.3%	7.4% *
Georgia	24.0%	49.7%	17.4% *	13.8% *	3.0% *	1.4% *	41.0%	2.5% *
Florida	20.4%	38.6%	15.9% *	11.6% *	6.8% *	2.2% *	31.9%	3.4% *
East South Central:								
Kentucky	27.3%	41.7%	27.5%	18.0%	13.8% *	17.5% *	34.9%	16.1%
Tennessee	17.8%	39.0%	16.9% *	12.2% *	4.1% *	8.9% *	28.7%	6.9% *
Alabama	21.1%	36.2%	24.1%	15.8% *	1.7% *	13.2% *	29.9%	9.9% *
West South Central:								
Arkansas	20.8%	37.7% *	20.4% *	22.0%	8.6% *	4.3% *	31.4%	8.1%
Louisiana	18.9%	38.4%	26.8% *	7.0% *	3.6% *	6.0% *	31.3%	4.3% *
Oklahoma	27.5%	47.4%	38.0%	15.2% *	5.1% *	13.5%	40.8%	11.1% *
Texas	21.2%	43.6%	20.4% *	16.3%	4.8% *	5.5% *	34.0%	5.8%
Mountain:								
Idaho	28.1%	43.1%	30.3% *	20.4%	12.2% *	11.2% *	37.4%	10.7%
Wyoming	33.0%	50.3%	40.3%	29.9%	4.5% *	14.4% *	47.1%	11.5% *
Colorado	23.7%	33.7%	26.0% *	22.8%	7.1% *	4.4% *	31.6%	6.5%
New Mexico	20.7%	41.4%	20.1% *	16.4% *	5.6% *	2.2% *	31.9%	5.8% *
Arizona	21.3%	39.8%	27.6%	14.3%	8.1% *	3.1% *	33.9%	5.9% *
Utah	26.3%	35.8%	30.9%	11.6% *	3.2% *	24.0%	31.9%	16.6%
Pacific:								
Washington	30.3%	44.2%	30.2%	24.4%	20.5%	8.0% *	38.0%	15.1%
Oregon	31.6%	44.0%	35.4%	27.9% *	20.4%	9.8% *	39.9%	16.2%
California	25.9%	40.5%	36.3%	20.3%	9.3% *	6.5%	37.2%	8.4%
States not shown separately	30.6%	48.1%	28.0%	25.9%	15.0%	7.7% *	40.5%	13.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.c(1998) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.44%	1.22%	1.24%	0.78%	0.56%	0.53%	0.77%	0.37%
New England:								
Massachusetts	1.67%	3.26%	4.67%	4.59%	4.29% *	1.04%	2.71%	1.34%
New Hampshire	3.20%	6.14%	5.57% *	4.28%	2.07% *	2.98% *	4.39%	1.82% *
Connecticut	1.96%	4.42%	4.19%	5.54% *	4.57% *	2.33% *	3.40%	2.80% *
Middle Atlantic:								
New York	1.59%	3.12%	8.42%	6.94%	4.41% *	2.39% *	2.23%	2.13%
New Jersey	3.25%	3.88%	8.41%	6.08%	6.48% *	4.48% *	3.75%	2.27%
Pennsylvania	2.06%	2.84%	5.35%	5.66%	6.89% *	0.71%	2.82%	2.24%
East North Central:								
Ohio	2.01%	5.18%	7.56%	4.53%	3.99% *	1.71%	3.76%	1.85%
Indiana	2.36%	4.41%	6.22%	4.67% *	1.82% *	3.66% *	3.17%	2.56%
Illinois	2.71%	5.98%	7.79%	3.91%	2.31% *	4.61%	3.73%	3.95%
Michigan	3.01%	5.19%	3.43%	6.19%	1.88%	4.85% *	4.11%	2.68%
Wisconsin	2.89%	8.18%	5.69%	3.79%	7.51% *	5.73% *	4.64%	3.27%
West North Central:								
Minnesota	3.92%	6.50%	5.82%	6.97%	4.78% *	1.17% *	5.07%	1.55%
Iowa	2.31%	5.75%	12.17% *	3.18%	4.84% *	6.94%	4.75%	3.88%
Missouri	2.22%	7.02%	10.93%	5.17%	2.60% *	2.82% *	3.91%	1.41%
Nebraska	3.01%	7.98%	8.51% *	2.59% *	0.75% *	1.93% *	6.54%	1.26%
Kansas	3.82%	7.96%	8.35% *	4.97%	2.46% *	4.19% *	6.78%	1.98% *
South Atlantic:								
Delaware	2.28%	5.25%	4.04%	4.58%	3.99% *	1.23% *	3.99%	1.23% *
Maryland	3.82%	6.91%	6.46%	5.36% *	1.29% *	3.81% *	5.04%	2.22% *
Virginia	1.29%	5.87%	5.71%	3.51% *	0.56% *	3.41% *	3.36%	2.13% *
West Virginia	3.99%	8.10%	9.05%	5.61%	0.91% *	5.77% *	6.54%	3.59% *
North Carolina	1.93%	6.29%	6.10%	6.33% *	1.39% *	0.95% *	2.85%	0.99%
South Carolina	2.86%	6.95%	5.60%	2.86% *	3.11% *	4.37% *	3.59%	3.20% *
Georgia	2.19%	7.37%	13.23% *	5.02% *	1.14% *	0.50% *	4.18%	0.77% *
Florida	1.86%	3.37%	4.94% *	4.47% *	3.13% *	1.68% *	2.61%	1.92% *
East South Central:								
Kentucky	3.00%	8.09%	7.35%	5.21%	5.65% *	5.33% *	3.66%	4.10%
Tennessee	3.05%	6.76%	5.83% *	4.46% *	4.71% *	4.56% *	4.29%	3.29% *
Alabama	2.80%	6.87%	6.78%	4.96% *	1.29% *	5.87% *	4.06%	3.42% *
West South Central:								
Arkansas	3.66%	11.42% *	10.82% *	4.98%	7.43% *	1.45% *	6.59%	2.07%
Louisiana	3.09%	8.15%	9.91% *	5.90% *	1.51% *	3.88% *	5.01%	2.55% *
Oklahoma	3.68%	5.65%	7.64%	5.19% *	2.31% *	4.02%	4.97%	3.44% *
Texas	3.33%	5.38%	6.96% *	2.61%	3.48% *	2.02% *	4.60%	1.57%
Mountain:								
Idaho	3.66%	6.60%	10.29% *	5.29%	3.80% *	4.48% *	4.44%	2.78%
Wyoming	3.48%	6.59%	8.34%	5.09%	3.20% *	8.19% *	3.79%	5.22% *
Colorado	3.15%	4.79%	9.47% *	6.46%	2.73% *	1.91% *	4.63%	1.72%
New Mexico	1.80%	4.88%	7.78% *	6.86% *	2.30% *	0.97% *	2.95%	1.77% *
Arizona	2.23%	4.41%	5.00%	3.74%	3.99% *	1.13% *	3.29%	2.21% *
Utah	2.11%	8.55%	8.03%	6.04% *	1.17% *	6.34%	4.57%	3.58%
Pacific:								
Washington	2.41%	3.98%	4.43%	2.21%	3.88%	2.43% *	2.68%	2.84%
Oregon	2.78%	5.27%	7.11%	10.92% *	4.89%	3.34% *	4.48%	2.92%
California	2.21%	4.22%	5.26%	4.71%	3.25% *	1.41%	3.23%	1.86%
States not shown separately	2.92%	6.59%	5.61%	4.67%	4.18%	2.33% *	4.70%	2.73%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.c.(1)(1998) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9.0%	14.0%	10.2%	7.0%	2.4%	3.5%	12.4%	3.4%
New England:								
Massachusetts	17.8%						24.2%	5.2%
New Hampshire	12.9%						17.1%	2.1% *
Connecticut	12.5%						17.5%	1.5% *
Middle Atlantic:								
New York	17.1%		These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.				21.8%	5.5%
New Jersey	15.1%						19.9%	3.3% *
Pennsylvania	11.5%						14.5%	5.4% *
East North Central:								
Ohio	5.8%						8.4%	2.8% *
Indiana	3.6%						4.5% *	2.5% *
Illinois	8.2%						7.8% *	8.9% *
Michigan	5.9%						7.3%	3.2%
Wisconsin	9.2%						10.3%	7.3% *
West North Central:								
Minnesota	9.0%						13.4%	0.7% *
Iowa	6.2%						6.1%	6.2% *
Missouri	5.5% *						7.9%	2.1% *
Nebraska	0.6% *						0.9% *	0.1% *
Kansas	5.1%						8.2%	0.4% *
South Atlantic:								
Delaware	11.4%						16.5%	2.0% *
Maryland	6.4% *						8.5% *	3.1% *
Virginia	6.4%						9.7%	1.4% *
West Virginia	4.2%						6.6%	0.9% *
North Carolina	5.3%						8.4%	0.7% *
South Carolina	4.3% *						4.0% *	4.6% *
Georgia	6.2% *						10.4% *	0.9% *
Florida	8.9%						13.9%	1.4% *
East South Central:								
Kentucky	8.1%						7.2%	9.4% *
Tennessee	4.2%						8.0%	0.3% *
Alabama	3.5% *						4.6% *	2.1% *
West South Central:								
Arkansas	4.3%						5.2% *	3.3% *
Louisiana	6.1% *						8.4% *	3.4% *
Oklahoma	4.9% *						4.4% *	5.6% *
Texas	4.0%						6.3%	1.3% *
Mountain:								
Idaho	3.8% *						3.7% *	3.9% *
Wyoming	4.0% *						3.5% *	4.8% *
Colorado	11.5%						16.5%	0.6% *
New Mexico	7.1% *						11.9% *	0.6% *
Arizona	7.5%						12.1%	1.8% *
Utah	8.7%						9.6% *	7.1% *
Pacific:								
Washington	6.5%						7.8%	4.0% *
Oregon	15.1%						20.6%	4.9%
California	11.9%						16.9%	4.2%
States not shown separately	8.9%						11.7%	3.9% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.c.(1)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.30%	0.64%	0.92%	0.77%	0.32%	0.47%	0.37%	0.27%
New England:								
Massachusetts	1.63%						2.73%	0.97%
New Hampshire	2.52%						3.28%	0.93% *
Connecticut	2.97%						4.41%	0.74% *
Middle Atlantic:								
New York	1.31%						2.18%	1.43%
New Jersey	2.51%						3.74%	1.37% *
Pennsylvania	1.82%						2.68%	1.67% *
East North Central:								
Ohio	1.14%						2.23%	1.01% *
Indiana	1.04%						1.39% *	2.68% *
Illinois	2.41%						2.44% *	3.16% *
Michigan	1.40%						2.10%	0.91%
Wisconsin	1.97%						3.03%	2.40% *
West North Central:								
Minnesota	2.26%						2.87%	0.39% *
Iowa	1.77%						1.66%	3.82% *
Missouri	1.75% *						2.20%	1.62% *
Nebraska	0.53% *						0.75% *	0.11% *
Kansas	0.94%						1.65%	0.24% *
South Atlantic:								
Delaware	1.30%						2.02%	0.98% *
Maryland	2.01% *						2.90% *	2.16% *
Virginia	1.37%						2.32%	0.90% *
West Virginia	0.94%						1.80%	0.48% *
North Carolina	1.42%						2.10%	0.47% *
South Carolina	2.32% *						1.63% *	3.27% *
Georgia	2.13% *						3.40% *	0.62% *
Florida	1.40%						2.26%	1.25% *
East South Central:								
Kentucky	2.04%						2.00%	4.15% *
Tennessee	1.05%						2.09%	0.15% *
Alabama	1.31% *						1.80% *	1.34% *
West South Central:								
Arkansas	1.29%						1.98% *	1.12% *
Louisiana	2.64% *						3.38% *	2.41% *
Oklahoma	1.68% *						1.69% *	2.61% *
Texas	0.93%						1.20%	0.99% *
Mountain:								
Idaho	1.24% *						1.46% *	2.15% *
Wyoming	2.10% *						1.41% *	5.48% *
Colorado	2.30%						3.44%	0.37% *
New Mexico	2.26% *						3.93% *	0.35% *
Arizona	1.75%						2.36%	1.33% *
Utah	2.02%						3.51% *	2.45% *
Pacific:								
Washington	1.38%						1.57%	1.48% *
Oregon	1.88%						2.81%	1.37%
California	1.32%						1.87%	1.00%
States not shown separately	1.18%						1.39%	1.36% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.c.(2)(1998) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.1%	23.6%	16.5%	11.3%	5.8%	5.4%	20.6%	6.1%
New England:								
Massachusetts	9.7%						13.3%	2.5% *
New Hampshire	7.6%						9.5%	2.7% *
Connecticut	12.6%						16.6%	4.1% *
Middle Atlantic:								
New York	15.9%						19.9%	6.0% *
New Jersey	21.3%						27.0%	7.4% *
Pennsylvania	17.2%						23.5%	4.1% *
East North Central:								
Ohio	19.7%						29.7%	7.4%
Indiana	16.2%						23.6%	7.3%
Illinois	27.3%						35.0%	14.4%
Michigan	22.0%						28.7%	9.3% *
Wisconsin	14.7%						18.0%	8.8% *
West North Central:								
Minnesota	12.2%						16.4%	4.4% *
Iowa	16.3%						19.9%	10.8% *
Missouri	21.9%						32.4%	6.8%
Nebraska	17.2%						25.5%	2.4% *
Kansas	16.4%						24.3%	4.1% *
South Atlantic:								
Delaware	9.1%						12.2%	3.3% *
Maryland	7.8%						11.5%	2.2%
Virginia	10.3%						15.1%	2.8% *
West Virginia	11.6%						14.4%	7.9% *
North Carolina	13.8%						21.6%	2.4% *
South Carolina	12.3%						16.8%	6.6% *
Georgia	15.2%						26.0%	1.6% *
Florida	9.8%						14.9%	2.2% *
East South Central:								
Kentucky	17.1%						18.4%	15.3%
Tennessee	13.3%						20.2%	6.4% *
Alabama	14.4%						19.0%	8.5% *
West South Central:								
Arkansas	10.5%						16.4%	3.5% *
Louisiana	11.7%						19.3%	2.7% *
Oklahoma	20.9%						29.3%	10.4% *
Texas	13.8%						22.3%	3.6% *
Mountain:								
Idaho	11.9%						14.6%	6.7% *
Wyoming	10.3%						13.0%	6.2% *
Colorado	10.3%						13.0%	4.4% *
New Mexico	7.2%						9.1%	4.6%
Arizona	11.2%						18.4%	2.5% *
Utah	12.4%						12.3% *	12.5%
Pacific:								
Washington	19.5%						22.9%	12.9%
Oregon	14.9%						17.4%	10.3%
California	12.7%						17.5%	5.3%
States not shown separately	11.3%						12.6%	9.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table 2. A. 2. c. (2) (1998) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.28%	1.03%	0.37%	0.50%	0.42%	0.54%	0.62%	0.43%
New England:								
Massachusetts	1.69%						2.42%	1.07% *
New Hampshire	1.52%						2.21%	0.98% *
Connecticut	1.59%						1.84%	2.77% *
Middle Atlantic:								
New York	1.73%						2.26%	2.17% *
New Jersey	2.63%						3.31%	1.89%
Pennsylvania	1.96%						3.16%	1.33% *
East North Central:								
Ohio	1.84%						3.80%	1.75%
Indiana	1.90%						3.57%	2.08%
Illinois	2.33%						3.08%	3.73%
Michigan	2.85%						3.82%	2.82% *
Wisconsin	2.61%						3.40%	2.81% *
West North Central:								
Minnesota	2.69%						4.10%	1.38% *
Iowa	1.88%						3.57%	4.06% *
Missouri	1.78%						3.15%	1.39%
Nebraska	3.14%						5.74%	1.30% *
Kansas	3.15%						5.22%	1.89% *
South Atlantic:								
Delaware	2.13%						3.45%	1.21% *
Maryland	1.95%						2.88%	0.56%
Virginia	2.36%						3.89%	1.52% *
West Virginia	2.27%						3.17%	3.78% *
North Carolina	1.74%						2.77%	0.90% *
South Carolina	2.58%						2.52%	3.26% *
Georgia	2.68%						6.21%	0.56% *
Florida	1.68%						2.88%	1.15% *
East South Central:								
Kentucky	2.66%						2.85%	4.13%
Tennessee	3.49%						4.34%	3.32% *
Alabama	2.46%						3.67%	3.34% *
West South Central:								
Arkansas	2.61%						4.23%	1.47% *
Louisiana	1.97%						3.69%	1.38% *
Oklahoma	3.13%						4.18%	3.33% *
Texas	2.09%						2.93%	1.41% *
Mountain:								
Idaho	2.56%						3.03%	2.12% *
Wyoming	2.28%						2.36%	5.38% *
Colorado	2.15%						2.82%	1.93% *
New Mexico	1.63%						2.49%	1.25%
Arizona	1.63%						2.35%	1.50% *
Utah	2.62%						3.96% *	3.60%
Pacific:								
Washington	1.80%						1.92%	2.82%
Oregon	1.87%						2.44%	3.09%
California	1.69%						2.55%	1.43%
States not shown separately	1.33%						1.55%	2.49%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.c.(3)(1998) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6.9%	11.8%	7.8%	3.4%	1.1%	2.3%	9.8%	2.1%
New England:								
Massachusetts	4.4%						6.0%	1.1% *
New Hampshire	6.1%						8.2%	0.8% *
Connecticut	8.1%						11.5%	0.8% *
Middle Atlantic:								
New York	9.6%						11.8%	4.1% *
New Jersey	7.4%						10.1%	0.8% *
Pennsylvania	12.1%						16.9%	2.2% *
East North Central:								
Ohio	7.1%						11.7%	1.5% *
Indiana	9.5%						15.4%	2.4% *
Illinois	5.6%						6.5%	4.0% *
Michigan	13.7%						19.1%	3.5%
Wisconsin	8.0%						11.3% *	2.4% *
West North Central:								
Minnesota	10.4%						15.1%	1.5% *
Iowa	11.6%						15.0%	6.4% *
Missouri	4.6% *						7.5% *	0.5% *
Nebraska	11.4%						15.8%	3.6% *
Kansas	9.0%						13.6%	1.9% *
South Atlantic:								
Delaware	6.3%						8.8%	1.8% *
Maryland	4.5% *						7.0% *	0.8% *
Virginia	8.1%						11.6%	2.5% *
West Virginia	15.5%						21.8%	7.1% *
North Carolina	5.4% *						8.4% *	0.8% *
South Carolina	4.1% *						4.4% *	3.7% *
Georgia	3.9% *						6.7% *	0.4% *
Florida	3.0% *						4.7% *	0.5% *
East South Central:								
Kentucky	6.6%						10.7%	0.5% *
Tennessee	3.3% *						2.4% *	4.3% *
Alabama	6.4%						6.3%	6.6% *
West South Central:								
Arkansas	6.7% *						10.4% *	2.1% *
Louisiana	3.5% *						5.2% *	1.6% *
Oklahoma	5.5%						8.5% *	1.9% *
Texas	4.1%						5.9% *	1.9% *
Mountain:								
Idaho	14.0%						19.1%	4.2% *
Wyoming	22.0%						32.9%	5.5% *
Colorado	3.0% *						3.4% *	2.2% *
New Mexico	7.1%						11.4%	1.4% *
Arizona	4.3%						6.4%	1.8% *
Utah	8.1%						10.0%	4.8% *
Pacific:								
Washington	6.6%						8.5%	2.7% *
Oregon	3.7% *						3.9% *	3.4% *
California	3.6%						5.1% *	1.2% *
States not shown separately	12.1%						18.1%	1.7% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.c.(3)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.23%	0.40%	0.91%	0.55%	0.14%	0.38%	0.38%	0.20%
New England:								
Massachusetts	1.10%						1.52%	0.59% *
New Hampshire	0.75%						1.03%	0.83% *
Connecticut	1.76%						2.24%	0.42% *
Middle Atlantic:								
New York	1.03%						1.45%	1.46% *
New Jersey	1.83%						2.37%	0.68% *
Pennsylvania	1.43%						2.05%	0.77% *
East North Central:								
Ohio	1.20%						2.27%	0.90% *
Indiana	2.25%						3.45%	1.19% *
Illinois	1.13%						1.82%	1.66% *
Michigan	2.13%						3.02%	0.74%
Wisconsin	2.30%						3.58% *	1.15% *
West North Central:								
Minnesota	2.53%						3.71%	0.83% *
Iowa	1.78%						3.64%	3.06% *
Missouri	1.65% *						3.24% *	0.25% *
Nebraska	1.69%						2.67%	1.19% *
Kansas	1.99%						3.43%	0.90% *
South Atlantic:								
Delaware	1.67%						2.48%	0.85% *
Maryland	1.91% *						2.94% *	0.57% *
Virginia	0.90%						2.04%	1.34% *
West Virginia	3.60%						5.52%	3.62% *
North Carolina	1.61% *						2.57% *	0.50% *
South Carolina	1.79% *						1.57% *	3.21% *
Georgia	1.67% *						3.67% *	0.23% *
Florida	1.08% *						1.78% *	0.35% *
East South Central:								
Kentucky	1.42%						2.47%	0.22% *
Tennessee	2.31% *						1.70% *	2.80% *
Alabama	1.21%						1.45%	2.83% *
West South Central:								
Arkansas	2.09% *						4.43% *	0.89% *
Louisiana	1.58% *						2.41% *	1.20% *
Oklahoma	1.57%						3.63% *	0.88% *
Texas	1.19%						1.95% *	0.86% *
Mountain:								
Idaho	2.41%						3.92%	1.45% *
Wyoming	3.01%						5.06%	2.58% *
Colorado	1.09% *						1.52% *	0.96% *
New Mexico	1.59%						2.31%	1.02% *
Arizona	0.80%						0.85%	1.09% *
Utah	2.01%						2.49%	2.58% *
Pacific:								
Washington	1.35%						2.16%	0.84% *
Oregon	1.53% *						1.55% *	1.70% *
California	1.00%						1.78% *	0.49% *
States not shown separately	1.69%						3.07%	0.53% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II. A. 2. d(1998) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	32. 4%	14. 5%	22. 1%	28. 8%	39. 8%	69. 5%	17. 6%	56. 4%
New England:								
Massachusetts	32. 7%	15. 4%	18. 8%	38. 8%	51. 4%	71. 5%	18. 4%	61. 3%
New Hampshire	23. 1%	8. 8% *	18. 7% *	27. 2%	40. 7%	61. 2%	12. 4%	50. 4%
Connecticut	34. 4%	20. 7%	28. 3%	33. 2%	51. 3%	69. 3%	24. 0%	56. 9%
Middle Atlantic:								
New York	34. 5%	14. 4%	27. 4%	50. 7%	52. 6%	79. 5%	19. 8%	70. 6%
New Jersey	33. 5%	15. 6%	31. 0%	41. 6%	51. 0%	76. 1%	21. 3%	62. 8%
Pennsylvania	30. 6%	13. 8%	24. 6%	33. 9%	53. 4%	63. 7%	16. 7%	59. 7%
East North Central:								
Ohio	31. 8%	15. 2%	12. 8%	26. 9%	20. 7%	71. 5%	15. 6%	51. 5%
Indiana	27. 6%	10. 1% *	7. 9% *	13. 3%	35. 9%	64. 8%	9. 5%	49. 2%
Illinois	35. 0%	14. 2%	17. 6%	32. 0%	44. 0%	82. 9%	16. 8%	65. 4%
Michigan	30. 6%	10. 4% *	30. 7%	25. 2%	54. 2%	65. 3%	17. 0%	56. 4%
Wisconsin	25. 8%	12. 3%	17. 3% *	21. 0%	22. 0%	67. 4%	15. 2%	44. 4%
West North Central:								
Minnesota	23. 0%	4. 0% *	20. 1%	27. 1%	24. 8%	66. 3%	9. 7%	48. 3%
Iowa	22. 9%	12. 5% *	6. 7% *	25. 8%	23. 2%	50. 6%	13. 8%	37. 1%
Missouri	28. 8%	13. 0%	12. 4% *	29. 2%	48. 2%	55. 4%	12. 6%	52. 2%
Nebraska	18. 1%	10. 4% *	13. 7% *	5. 5% *	16. 4% *	48. 5%	10. 7%	31. 2%
Kansas	22. 1%	11. 1%	10. 1% *	17. 6%	18. 8% *	52. 8%	11. 4%	38. 8%
South Atlantic:								
Delaware	27. 0%	11. 9%	14. 7%	19. 4% *	30. 1%	68. 8%	13. 7%	51. 9%
Maryland	35. 7%	16. 3%	28. 0%	37. 0%	50. 6%	61. 9%	22. 0%	56. 3%
Virginia	33. 4%	16. 9%	17. 0% *	27. 1%	50. 3%	64. 1%	17. 8%	57. 8%
West Virginia	28. 0%	16. 9%	25. 6% *	13. 2% *	22. 7% *	53. 6%	18. 2%	41. 1%
North Carolina	26. 7%	10. 1%	13. 4% *	6. 6% *	18. 6%	74. 4%	10. 1%	51. 2%
South Carolina	25. 8%	8. 0% *	12. 0% *	11. 6% *	21. 5%	65. 8%	8. 6%	47. 1%
Georgia	36. 3%	12. 1% *	27. 7% *	36. 3%	45. 2%	71. 8%	15. 7%	62. 4%
Florida	39. 7%	16. 0%	34. 7%	29. 1%	56. 2%	76. 0%	20. 8%	68. 0%
East South Central:								
Kentucky	23. 4%	8. 3% *	8. 8% *	9. 2% *	30. 2%	58. 6%	8. 4% *	45. 4%
Tennessee	31. 6%	8. 7% *	15. 6% *	17. 7% *	23. 7%	67. 2%	11. 9%	51. 3%
Alabama	19. 8%	4. 7% *	3. 7% *	13. 6% *	14. 7% *	55. 2%	5. 4%	38. 1%
West South Central:								
Arkansas	29. 7%	32. 2% *	6. 0% *	13. 5%	16. 3% *	54. 8%	23. 5%	37. 1%
Louisiana	26. 3%	8. 6% *	9. 8% *	10. 7%	19. 0% *	71. 0%	9. 2%	46. 5%
Oklahoma	29. 3%	11. 1% *	25. 1% *	20. 9%	17. 1% *	64. 7%	15. 9%	45. 8%
Texas	33. 7%	16. 6%	19. 1% *	20. 7%	34. 3%	67. 7%	17. 8%	52. 7%
Mountain:								
Idaho	22. 0%	15. 1% *	15. 8% *	9. 7% *	23. 6% *	51. 4%	14. 3%	36. 4%
Wyoming	21. 0%	13. 0%	7. 4% *	11. 7% *	6. 4% *	50. 3%	11. 9%	34. 9%
Colorado	24. 0%	10. 8%	15. 8% *	10. 4% *	52. 6%	59. 4%	10. 7%	52. 6%
New Mexico	28. 5%	11. 0% *	7. 4% *	23. 5% *	41. 6%	61. 5%	10. 5%	52. 4%
Arizona	36. 0%	12. 9%	20. 5%	31. 1%	41. 9%	72. 9%	15. 4%	61. 0%
Utah	37. 2%	22. 3%	38. 7%	17. 8% *	34. 7%	76. 3%	24. 2%	59. 5%
Pacific:								
Washington	30. 6%	14. 3%	17. 5%	29. 2%	39. 9%	75. 1%	16. 8%	57. 4%
Oregon	32. 3%	16. 7%	21. 9% *	25. 2% *	30. 3%	83. 6%	19. 3%	56. 4%
California	44. 3%	21. 8%	35. 0%	43. 7%	56. 2%	82. 7%	27. 4%	70. 5%
States not shown separately	26. 3%	15. 0%	23. 4%	32. 3%	27. 4%	47. 6%	19. 4%	38. 3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.d(1998) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.55%	0.74%	1.39%	0.81%	1.76%	1.17%	0.55%	1.12%
New England:								
Massachusetts	2.89%	2.12%	5.24%	3.68%	7.25%	3.85%	2.97%	3.19%
New Hampshire	3.25%	2.93% *	5.90% *	5.97%	8.90%	10.05%	1.41%	7.54%
Connecticut	2.78%	3.99%	7.05%	7.74%	9.72%	6.95%	3.94%	4.07%
Middle Atlantic:								
New York	2.50%	3.65%	5.53%	5.79%	6.06%	5.32%	2.45%	3.40%
New Jersey	3.36%	4.14%	4.96%	8.04%	8.71%	7.28%	3.28%	5.57%
Pennsylvania	1.75%	3.12%	5.71%	4.47%	5.82%	5.26%	1.96%	3.64%
East North Central:								
Ohio	2.54%	3.39%	3.32%	4.91%	5.93%	6.37%	2.19%	4.14%
Indiana	3.12%	3.90% *	5.33% *	3.07%	8.77%	6.94%	2.12%	5.25%
Illinois	3.65%	4.12%	3.08%	6.81%	8.95%	3.94%	2.81%	5.09%
Michigan	1.97%	3.36% *	5.10%	5.94%	10.00%	9.05%	2.69%	5.84%
Wisconsin	2.19%	3.17%	5.61% *	3.44%	5.53%	6.32%	1.92%	4.44%
West North Central:								
Minnesota	2.82%	2.01% *	5.74%	6.14%	5.38%	7.31%	2.68%	4.28%
Iowa	3.10%	4.29% *	5.36% *	5.38%	4.62%	8.24%	3.40%	6.00%
Missouri	1.56%	3.61%	4.27% *	7.17%	9.69%	6.68%	1.78%	3.34%
Nebraska	2.67%	4.44% *	10.46% *	5.38% *	5.22% *	6.70%	2.65%	4.17%
Kansas	2.51%	3.03%	5.65% *	4.99%	6.34% *	6.41%	2.73%	4.07%
South Atlantic:								
Delaware	1.79%	2.90%	4.37%	8.88% *	8.77%	5.31%	2.19%	4.14%
Maryland	2.99%	4.57%	5.61%	6.25%	10.60%	7.44%	2.35%	5.85%
Virginia	4.29%	4.70%	6.91% *	6.74%	8.08%	7.33%	3.35%	6.54%
West Virginia	3.20%	4.46%	7.68% *	5.16% *	7.11% *	5.29%	3.93%	4.48%
North Carolina	1.53%	2.85%	4.04% *	2.86% *	5.44%	3.91%	1.95%	2.49%
South Carolina	2.26%	2.58% *	4.70% *	6.41% *	5.11%	6.98%	1.46%	3.92%
Georgia	2.16%	4.18% *	11.77% *	7.88%	12.35%	5.57%	5.33%	5.33%
Florida	3.64%	4.81%	6.70%	5.13%	5.90%	4.18%	4.03%	2.95%
East South Central:								
Kentucky	1.77%	4.03% *	3.84% *	3.82% *	7.03%	8.70%	2.68% *	5.55%
Tennessee	4.86%	4.08% *	4.99% *	5.91% *	4.40%	8.02%	2.98%	6.08%
Alabama	2.81%	2.59% *	2.76% *	4.62% *	6.02% *	6.33%	1.46%	5.14%
West South Central:								
Arkansas	4.74%	10.09% *	3.20% *	3.75%	5.47% *	7.41%	6.80%	4.92%
Louisiana	3.51%	5.90% *	4.96% *	3.02%	6.31% *	8.16%	2.46%	5.93%
Oklahoma	3.06%	3.75% *	7.84% *	5.22%	10.03% *	8.97%	2.34%	5.93%
Texas	1.43%	3.38%	6.35% *	5.99%	5.72%	3.18%	1.95%	2.94%
Mountain:								
Idaho	3.14%	4.87% *	6.34% *	3.40% *	10.94% *	8.96%	3.88%	5.98%
Wyoming	2.82%	3.31%	4.06% *	5.27% *	2.77% *	7.66%	2.78%	5.69%
Colorado	2.50%	2.62%	5.01% *	3.35% *	10.25%	8.31%	2.19%	5.22%
New Mexico	2.31%	4.29% *	5.98% *	8.58% *	6.55%	6.09%	2.85%	3.87%
Arizona	2.26%	2.54%	5.04%	5.00%	5.33%	4.55%	2.99%	2.99%
Utah	4.31%	6.28%	11.57%	6.59% *	6.67%	6.33%	5.87%	5.22%
Pacific:								
Washington	1.84%	2.46%	3.76%	3.72%	4.88%	6.47%	1.97%	4.64%
Oregon	3.03%	3.61%	6.87% *	9.20% *	8.17%	8.98%	2.94%	6.92%
California	2.35%	4.41%	4.46%	3.72%	6.19%	3.43%	2.64%	3.53%
States not shown separately	2.60%	2.95%	5.23%	6.67%	6.08%	6.60%	2.05%	4.41%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II. A. 2. e(1998) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 1998 (40 States are shown separately)

Division and State	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	32.4%	22.8%	86.4%	38.6%	60.9%	16.2%	15.4%	68.2%
New England:								
Massachusetts	32.7%	15.9%	92.2%	62.8%	42.5%	13.1%	12.7%	56.1%
New Hampshire	23.1%	20.8%	84.7%	58.7%	35.5%	13.3%	12.6%	68.7%
Connecticut	34.4%	22.0%	87.4%	47.7%	57.0%	14.3%	14.6%	65.4%
Middle Atlantic:								
New York	34.5%	24.0%	86.5%	51.9%	50.1%	17.2%	17.7%	59.8%
New Jersey	33.5%	17.8%	89.2%	35.0%	62.4%	14.3%	13.8%	67.2%
Pennsylvania	30.6%	30.9%	79.2%	37.7%	53.2%	12.3%	12.6%	58.3%
East North Central:								
Ohio	31.8%	24.8%	85.4%	30.9%	65.0%	15.9%	15.7%	68.9%
Indiana	27.6%	25.5%	85.7%	21.1%	74.6%	16.2%	14.7%	65.1%
Illinois	35.0%	19.4%	89.8%	30.8%	75.8%	19.9%	18.7%	69.3%
Michigan	30.6%	32.5%	77.2%	29.3%	59.4%	15.4%	16.6%	71.8%
Wisconsin	25.8%	23.2%	82.4%	33.2%	58.4%	18.2%	16.1%	70.8%
West North Central:								
Minnesota	23.0%	27.4%	81.4%	28.5%	58.8%	14.2%	11.5%	66.6%
Iowa	22.9%	33.1%	75.3%	17.3%	64.1%	22.6%	19.1%	59.4%
Missouri	28.8%	12.9%	91.4%	30.8%	74.6%	20.0%	19.2%	67.8%
Nebraska	18.1%	26.0%	78.9%	11.9%	71.6%	14.7%	12.5%	63.5%
Kansas	22.1%	27.7%	78.1%	23.2%	61.1%	14.5%	13.2%	59.1%
South Atlantic:								
Delaware	27.0%	24.9%	84.3%	45.0%	51.0%	18.1%	20.2%	65.3%
Maryland	35.7%	24.6%	87.4%	42.0%	63.2%	17.7%	18.0%	68.9%
Virginia	33.4%	30.2%	80.5%	38.8%	55.2%	16.7%	16.6%	66.6%
West Virginia	28.0%	45.7%	64.6%	23.1%	51.6%	17.3%	17.3%	66.7%
North Carolina	26.7%	30.1%	83.5%	31.2%	57.9%	16.7%	15.1%	74.6%
South Carolina	25.8%	17.5%	91.3%	22.0%	78.6%	20.7%	19.1%	70.6%
Georgia	36.3%	21.7%	88.6%	31.4%	69.8%	14.1%	12.2%	62.5%
Florida	39.7%	17.7%	91.4%	44.2%	64.9%	16.1%	16.3%	71.5%
East South Central:								
Kentucky	23.4%	20.5%	83.9%	28.5%	64.1%	16.4%	13.4%	71.6%
Tennessee	31.6%	17.1%	94.5%	31.1%	75.2%	20.4%	17.2%	71.4%
Alabama	19.8%	25.7%	82.9%	19.0%	69.1%	14.1%	10.3%	67.7%
West South Central:								
Arkansas	29.7%	28.9%	85.1%	20.5%	67.8%	16.9%	15.9%	76.8%
Louisiana	26.3%	21.3%	89.7%	28.8%	72.8%	16.6%	14.8%	69.1%
Oklahoma	29.3%	21.4%	87.6%	28.7%	71.7%	19.7%	17.0%	68.0%
Texas	33.7%	18.5%	90.8%	31.1%	74.3%	17.6%	15.3%	74.3%
Mountain:								
Idaho	22.0%	50.5%	57.6%	16.5%	46.1%	15.1%	13.8%	66.8%
Wyoming	21.0%	61.7%	45.5%	12.1%	38.9%	14.3%	13.4%	64.3%
Colorado	24.0%	12.3%	91.9%	48.1%	54.1%	11.5%	10.1%	71.7%
New Mexico	28.5%	30.8%	84.3%	47.4%	49.8%	18.6%	16.4%	71.6%
Arizona	36.0%	24.8%	88.1%	48.6%	58.2%	17.8%	16.5%	77.0%
Utah	37.2%	21.2%	87.9%	40.6%	62.5%	15.7%	16.2%	69.5%
Pacific:								
Washington	30.6%	24.3%	86.9%	32.4%	66.3%	13.6%	13.4%	71.7%
Oregon	32.3%	16.8%	89.4%	56.5%	48.7%	17.4%	16.1%	71.5%
California	44.3%	14.7%	93.5%	60.5%	54.3%	15.8%	15.1%	72.8%
States not shown separately	26.3%	32.6%	75.0%	33.6%	50.4%	14.6%	15.1%	67.6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.e(1998) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 1998 (40 States are shown separately)

Division and State	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.55%	0.33%	0.24%	0.82%	0.45%	0.50%	0.59%	0.39%
New England:								
Massachusetts	2.89%	0.92%	1.06%	1.95%	1.95%	0.73%	0.92%	1.59%
New Hampshire	3.25%	2.08%	1.83%	3.60%	3.33%	2.51%	1.98%	3.12%
Connecticut	2.78%	2.41%	2.16%	3.25%	2.50%	1.61%	1.07%	2.81%
Middle Atlantic:								
New York	2.50%	1.92%	1.24%	2.11%	1.96%	2.01%	2.17%	2.68%
New Jersey	3.36%	1.41%	1.75%	2.67%	3.13%	2.61%	2.79%	2.54%
Pennsylvania	1.75%	1.74%	1.74%	2.80%	2.06%	2.09%	2.19%	2.46%
East North Central:								
Ohio	2.54%	1.39%	1.70%	2.67%	2.74%	1.81%	1.74%	2.50%
Indiana	3.12%	1.41%	1.82%	2.49%	3.00%	2.06%	1.76%	3.02%
Illinois	3.65%	3.40%	2.82%	3.53%	2.81%	2.57%	2.63%	2.55%
Michigan	1.97%	2.70%	2.06%	2.62%	2.56%	2.29%	2.70%	2.18%
Wisconsin	2.19%	2.78%	2.89%	2.46%	2.82%	2.07%	1.80%	2.70%
West North Central:								
Minnesota	2.82%	2.72%	2.19%	2.97%	2.92%	2.32%	1.89%	2.32%
Iowa	3.10%	2.65%	1.97%	2.90%	2.50%	2.90%	3.35%	3.56%
Missouri	1.56%	2.53%	1.92%	2.87%	2.72%	2.24%	2.01%	2.81%
Nebraska	2.67%	3.26%	2.79%	2.11%	2.85%	2.68%	3.04%	2.98%
Kansas	2.51%	2.36%	2.72%	2.40%	2.76%	2.31%	1.73%	3.42%
South Atlantic:								
Delaware	1.79%	2.36%	2.04%	3.68%	3.32%	2.52%	2.98%	2.57%
Maryland	2.99%	3.20%	2.95%	3.12%	4.38%	3.00%	3.25%	2.74%
Virginia	4.29%	2.49%	2.53%	2.45%	3.73%	2.07%	2.27%	3.64%
West Virginia	3.20%	3.08%	2.28%	3.05%	2.09%	2.08%	2.32%	3.32%
North Carolina	1.53%	3.02%	2.68%	3.76%	4.08%	2.80%	2.21%	2.75%
South Carolina	2.26%	2.56%	1.51%	2.45%	2.28%	3.17%	3.22%	3.98%
Georgia	2.16%	3.55%	2.04%	2.64%	2.98%	1.35%	1.51%	3.99%
Florida	3.64%	2.02%	1.54%	2.84%	2.64%	2.45%	2.77%	2.15%
East South Central:								
Kentucky	1.77%	2.98%	2.66%	5.47%	3.26%	3.06%	3.21%	2.79%
Tennessee	4.86%	2.93%	1.03%	3.11%	1.76%	2.84%	2.49%	3.66%
Alabama	2.81%	2.40%	2.44%	2.61%	2.20%	1.71%	2.29%	2.72%
West South Central:								
Arkansas	4.74%	4.96%	3.09%	2.79%	2.66%	3.12%	3.35%	2.47%
Louisiana	3.51%	2.93%	1.64%	3.18%	2.33%	3.20%	2.69%	3.67%
Oklahoma	3.06%	3.16%	2.93%	2.00%	1.89%	3.61%	2.59%	3.47%
Texas	1.43%	2.00%	1.56%	1.97%	1.80%	1.44%	1.19%	1.96%
Mountain:								
Idaho	3.14%	4.63%	4.12%	2.73%	3.21%	2.74%	2.44%	4.21%
Wyoming	2.82%	3.13%	2.71%	2.34%	2.42%	2.94%	3.11%	3.78%
Colorado	2.50%	2.31%	2.55%	3.25%	3.93%	2.96%	3.09%	2.42%
New Mexico	2.31%	4.18%	3.10%	3.40%	3.42%	3.01%	3.24%	3.90%
Arizona	2.26%	3.50%	2.57%	2.16%	2.27%	2.22%	2.17%	2.36%
Utah	4.31%	1.88%	1.38%	3.67%	3.94%	3.28%	3.04%	4.06%
Pacific:								
Washington	1.84%	2.63%	2.15%	1.89%	2.60%	1.99%	1.93%	1.74%
Oregon	3.03%	3.42%	2.50%	1.97%	3.47%	1.87%	1.97%	2.45%
California	2.35%	1.99%	1.31%	1.87%	1.32%	1.18%	1.12%	1.94%
States not shown separately	2.60%	3.32%	1.59%	2.28%	1.59%	2.28%	2.50%	1.71%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.